

Welcome Offer Details of Hang Seng Credit Card / MPOWER Card / University Affinity Card

The following welcome offers are applicable to Hang Seng Credit Card (Gold/Classic Card)/MPOWER Card/University Affinity Card (Platinum/Gold/Classic Card).

Welcome Gift

LG Portable DVD Player (Model: DP372B)

Original price: ~~HKD1,490~~

Redemption price: HKD148 x 6 months (Total: HKD888; 40% off)

Size: 207 (W) x 39 (H) x 168 (D) mm

- 7" TFT LCD wide Screen
- 180° swivel Display
- Compatible Disc: DVD Video / DVD+RW/-RW/+R/-R / CD Audio / CD-R/-RW / VCD / SVCD / MP3 / WMA Playback
- Support format: AVI / MPG / MPEG / DivX® / MP3 / WMA / JPEG / PCM
- Built-in two channels Stereo Speaker
- AV output with 3.5mm port
- USB PLUS
- 1-year carry in warranty



Terms and Conditions of LG Portable DVD Player (Model: DP372B):

- Redemption letter will be mailed to customers within 7 working days after the issue date of the Card Collection Advice. For terms and conditions, please refer to the redemption letter.
- **Hang Seng Bank Limited ("Hang Seng") will debit the approved Hang Seng credit card account of applicant ("Credit Card Account") with the redemption price of the LG Portable DVD Player (i.e. HKD888) ("Redemption Price") by 6 consecutive monthly instalments (each instalment is HKD148), commencing from such date as Hang Seng may prescribe at its full discretion.**
- Hang Seng will hold an amount equivalent to the Redemption Price from the credit limit of the Credit Card Account until the last instalment has been debited. Hang Seng will proportionally reduce the hold amount from the credit limit of the Credit Card Account every month after Hang Seng successfully debits the Credit Card Account with the instalment amount due.
- **On default of payment of any money due under the Credit Card Account or in case of breach of any provisions of the applicable cardmember agreement governing the use of the Credit Card Account ("Cardmember Agreement") or any of these terms and conditions by applicant or in case of cancellation or termination of the Credit Card Account or the instalment offer for whatever reason, all outstanding instalments or balance of moneys owing under these terms and conditions shall immediately become due and payable by applicant and shall, at the absolute discretion of Hang Seng, be debited against the Credit Card Account whereupon the Cardmember Agreement shall apply to all the said instalments or balance.**
- **If the applicant selects LG Portable DVD Player and has not redeemed the LG Portable DVD Player at designated gift redemption centre within 90 days from the issue date of Card Collection Advice, Hang Seng will debit the Credit Card Account with the Redemption Price of the LG Portable DVD Player by 6 consecutive monthly instalments (each instalment is HKD148) commencing from such date as Hang Seng may prescribe at its full discretion.**
- These terms and conditions are in addition to the Cardmember Agreement and in the event of any inconsistency between these terms and conditions and the Cardmember Agreement, these terms and conditions shall prevail.

Extra Incentive for Successful Online Application

For Platinum Card Customers: Kyodo Coffee Maker (Model: CM-404)

Size: 160 (L) x 180 (W) x 225 (H) mm

- Capacity : 1-2 cups
- On/off switch with light indicator
- Removable and washable filter

Terms and Conditions of Kyodo Coffee Maker (Model: CM-404):

- Kyodo Coffee Maker is only applicable to the successful online card applicants of University Affinity Card Platinum Card.
- Redemption letter will be mailed to successful applicants within 7 working days after the issue date of the Card Collection Advice. The gift will not be offered if the application is not approved or cancelled.
- For terms and conditions, please refer to the redemption letter.



For Gold/Classic/MPOWER Card Customers: \$20 Hang Seng Credit Card Cash Dollars

Terms and Conditions of \$20 Hang Seng Credit Card Cash Dollars:

- \$20 Cash Dollars is only applicable to the successful online card applicants of Hang Seng Credit Card (Gold/Classic)/MPOWER Card/University Affinity Card (Gold/Classic). Upon card approval, \$20 Cash Dollars will be credited to Principal Card customer's Hang Seng Credit Card (Gold/Classic)/MPOWER Card/University Affinity Card (Gold/Classic) account within 2 months.
- The card account should be valid and have good credit record at the time when the Cash Dollars reward is credited.



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Other Terms and Conditions:

- To entitle to the gift offers, Hang Seng Credit Card/MPOWER Card/University Affinity Card applicant is required to submit the application and be approved on or before 31 December 2009.
- Gift offers are only applicable to Principal Card applicant.
- Gift offers are not applicable to Visa Infinite, World MasterCard, Fortune MasterCard, Business Card, Corporate Card, Commercial Card, USD Visa Gold Card, JAL Hang Seng Card, MUJI Card, Hang Seng MegaBox Card, Forever Friends Card, Hang Seng enJoy Card, Renminbi Credit Card, Hang Seng alpha card Spending Card, The Hong Kong Jockey Club Membership Card, The Racing Club Membership Card, e-shopping MasterCard and Private Label Card.
- **If the applicant has received the gift but subsequently cancels the Credit Card Account within 13 months from the date of account opening, a handling fee of HKD888 (applicable to LG Portable DVD Player) and/or HKD280 (applicable to Kyodo Coffee Maker)/HKD20 (applicable to \$20 Cash Dollars) will be charged.**
- In case the selected gift runs out of stock, Hang Seng reserves the right to replace it with another gift. If there is no indication on choice of gift, applicant will be considered as having given up the right for the welcome gift. Once the gift is chosen or redeemed, no change or replacement will be accepted.
- Gifts are available while stock lasts.
- All products, services and information regarding this promotion are directly sold and supplied to applicant by the Suppliers who are responsible for all related obligations and liabilities.
- Hang Seng reserves the right to vary or terminate the offers and to amend the terms and conditions of the offers from time to time. In case of dispute, the decision of Hang Seng shall be final.
- The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.