

Hang Seng Credit Card Gold Card Benefits Directory

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1. Important Points to Remember

Sign Immediately

Please sign on the signature panel at the back of the Hang Seng Visa Card/MasterCard/JCB Card with a ball pen immediately, if the name embossed on the card is correct.

Keep Your Credit Card and PIN to Yourself

Think of your Credit Card as cash, and keep it safely. You should:

- memorise your Personal Identification Number (PIN) and destroy your PIN advice at once
- keep your Credit Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Credit Card and/or your PIN
- not write down your PIN on the Credit Card or on anything usually kept with the Credit Card, or write down or record your PIN without disguising it.
- check your Credit Card periodically to ensure it is always in your possession
- change your PIN through ATMs from time to time. The use of your Hong Kong Identity Card number, passport number, date of birth, telephone number or other easily accessible personal information as your PIN is not recommended.

Please note that mobile phones are possible causes of credit card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your Credit Card is lost or stolen or misused, you are liable to Hang Seng Bank Limited (the "Bank") for all unauthorised Credit Card transactions up to HKD500 before the Bank is actually notified of such event. This limit is only applicable to loss directly related to the Credit Card account and does not cover cash advances. Subject to applicable laws and regulations, however, you shall be liable for all cash advances, withdrawals, transfers and transactions (whether or not authorised) effected with the use of the PIN before the Bank is actually notified of the loss or theft or unauthorised disclosure of the PIN. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform the Bank as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Credit Card and/or PIN or failed to follow the safeguards set out above.

Lost Card / PIN Report

Upon notice or suspicion that Credit Card / PIN is lost, stolen or misused, report it as soon as reasonably practicable through our 24-Hour Report Lost Card Hotline **2836 0838**. To ensure immediate handling and maximum protection, please do not report your card loss by fax.

You should not use the PINs for accessing other services (for example, connection to the Internet or accessing other websites), moreover, you should refer to the security advice provided by the Bank from time to time.

We Are at Your Service at All Times

Through our Credit Card 24-Hour Customer Service Hotline 2398 0000, you can utilise the following automated telephone services to:

- make Credit Card payments, enquire about your Credit Card account balance and available credit limit.
- enquire details of Hang Seng Credit Card Rewards Programme such as Hang Seng Credit Card Cash Dollars balance and latest customers' benefits
- obtain application forms and other services
- talk to our Customer Service Representatives

Your Credit Card Phone Service PIN will be mailed to you within 2 weeks upon the issuance of Card Collection Advice (For details of the automated phone services, please refer to the 24-Hour Customer Service Hotline User Guide on Page 10).

2. Customer Privileges

Hang Seng Credit Card Rewards Programme

- Hang Seng Credit Card Cash Dollars

- For every HKD250 retail spending made with your card, you can earn \$1 Hang Seng Credit Card Cash Dollar, which can be used as instant cash at thousands of designated merchant outlets throughout Hong Kong or to redeem gifts or cash coupons online via hangseng.com/giftparade.
- When spending at designated merchant outlet, simply indicate that you will use Cash Dollars before payment, the shop personnel will make the arrangement for you:
 - Spending amount = Cash Dollars balance:
Cash Dollars will be used to pay for the full price of the merchandise.
 - Spending amount < Cash Dollars balance:
Cash Dollars will be used to pay for the full price of the merchandise, and the remaining Cash Dollars can be reserved for next purchase.
 - Spending amount > Cash Dollars balance:
All Cash Dollars will be debited and the difference will be charged to your Credit Card.
- Cash Dollars accumulated from your last Credit Card annual renewal month to the next Credit Card annual renewal month will be valid for 15 months.

Note: Cash Dollars are not applicable at designated merchants' counters in department stores, and selected outlets of individual designated merchants. Individual designated merchant requires minimum spending for redemption of Cash Dollars. Please check with the respective merchants for details. Use of Cash Dollars is subject to the Terms and Conditions for the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6868.



- You can enquire your Cash Dollars Balance in any of the following ways:

- Credit Card 24-Hour Customer Service Hotline 2398 0000 (press "5" after selecting language)
- Logon Hang Seng Website via hangseng.com/e-Banking
- Credit Card monthly statement
- Credit Card sales slips issued at designated merchants

- Annual Fee Waiver Privilege

- Customers can also accumulate "Annual Fee Waiver Spending" by making retail purchase or cash advance with the card. For customers who accumulate the following specified "Annual Fee Waiver Spending" before every annual renewal month, the annual fee for both of your Principal and Supplementary Cards for the following year will be waived automatically.

	Required "Annual Fee Waiver Spending" *
Full Fee Waiver	HKD40,000
Half Fee Waiver	HKD20,000

- "Annual Fee Waiver Spending" is accumulated on the basis of individual Credit Card account and is valid for 12 months, from your last card annual renewal month.

* Annual Fee Waiver Spending requirements for Hang Seng USD Visa Gold Card are USD5,200 (Full Fee Waiver) and USD2,600 (Half Fee Waiver).

JCB Card Special Privileges (applicable to JCB Card customers)

- Special Offers from JCB Merchants in Hong Kong

JCB Card brings you an extensive range of special offers from top of the line restaurants and shops in Hong Kong. You can enjoy year-round discounts at many merchants using the JCB Card! For details, please visit hangseng.com/creditcard.

(applicable to those merchants who accept JCB Card, please contact relevant merchants for details.)

- Privileged Services when Visiting Japan

Bring along your JCB Card on your trip to Japan and make your trip more unforgettable by taking advantage of the exclusive, generous discounts at selected restaurants, hot spring hotels, theme parks, ski resorts, golf clubs and car rental companies. For details, please visit jcb-global.com.

- JCB Plaza

The JCB Plaza network spans 27 major cities around the world. JCB Card customers are ensured of immediate accessibility to the highest quality services when they are away from home, including:

- Updated information on local area and JCB merchants
- Reservation service for hotels and restaurants
- Reservation service or information on reservations for transportation, tickets, optional tours, golf, rent-a-cars, limousines and taxis
- Information on local hospitals
- Lost and stolen reports handling service
- Information on cash advance locations
- Complimentary service-lounge and refreshments

Remark: English speaker may not be available in some JCB Plazas.

Security Service for Online Transaction

- Hang Seng Verified by Visa Service (applicable to Visa Card customers)

Visa Card customers can register this service at Hang Seng Personal e-Banking to set a password for online purchases. Everytime you make purchases at online merchants participating in the Verified by Visa Program, this password must be inputted to verify the customers' identity for extra security. Please visit hangseng.com/vbv for details.

Note: This service is not applicable to Hang Seng USD Visa Gold Card.

- Hang Seng MasterCard® SecureCode™ Service (applicable to MasterCard customers)

MasterCard customers can register this service at Hang Seng Personal e-Banking to set a password (SecureCode) for online purchases. Everytime you make purchases at online merchants participating in the MasterCard® SecureCode™ Program, this password must be inputted to verify the customers' identity for extra security. Please visit hangseng.com/securecode for details.

Maximum Financial Flexibility

- Up to 56 days' Interest-free Repayment Period

You may choose partial* or full payment. Minimum payment* is as low as 3% of the new balance or HKD50 (whichever is higher).

* not applicable to Hang Seng USD Visa Gold Card.

- 24-Hour Worldwide Cash Availability

- You can get 24-hour cash advance of up to the limit of ATM or your available credit limit (whichever is lower) at HSBC Group, Visa/PLUS (applicable to Visa Card customers), MasterCard (applicable to MasterCard customers) or Cirrus (applicable to MasterCard and JCB Card customers) ATM network worldwide.
- You can also obtain cash advance of up to your available credit limit at banks/financial institutions participating in the Visa Card/MasterCard Services Programme around the world (not applicable to JCB Card).

Note: For cash advance, a handling fee will be charged every time you use the service and the cash advance amount cannot exceed your available credit limit. For details of charges, please see the overleaf of your credit card monthly statement or visit "Service Charges" of "Personal" Section at hangseng.com.

- ATM Services

You can use your Credit Card to access up to 2 Hang Seng Bank Hong Kong Dollar accounts at HSBC Group ATMs in Hong Kong SAR and worldwide. Services include cash withdrawal, transfer, account balance enquiries, and more.

- Free Hang Seng Personal e-Banking

Customers can now register for Hang Seng Personal e-Banking online at hangseng.com/e-Banking for free:

- Online enquiry on Credit Card transaction details, monthly statement balances, Cash Dollars balances and Hang Seng Credit Card special promotions and offers.
- Check account balances and make fund transfers of Hang Seng Bank accounts you have added to the account list(s) in Hang Seng Personal e-Banking, arrange bill payments, enrol for insurance online and obtain real-time local stock quotes.

Note: This service is not applicable to Hang Seng USD Visa Gold Card.

- Credit Card Online Bill Payment Service (not applicable to JCB Card customers)

Customers can enjoy Credit Card Online Bill Payment Service via Hang Seng Personal e-Banking:

- To settle bills of a host of merchants including public utilities and taxes, etc.
- To preset forward date instruction of up to 13 days in advance
- To enjoy an interest-free repayment period of up to 56 days
- The amount paid will earn Cash Dollars (applicable to selected bill types only. Please visit Credit Card Online Bill Payment Service at hangseng.com/billpay).

Note: This service is not applicable to Hang Seng USD Visa Gold Card.

Octopus Automatic Add-Value Service

- Principal Card customers are eligible to apply for the Octopus Automatic Add-Value Service.
- Designated value will be added automatically to your personalised Octopus Card if the remaining value on the card reaches a zero or negative balance. The value will in turn be charged automatically against your Credit Card account.
- Cash Dollars will be earned for every automatic reloading.
- You may at the same time apply for Octopus Automatic Add-Value Service for up to 3 family members who are aged 12 or above.

To apply for Octopus Automatic Add-Value Service, you can logon hangseng.com/aavs to fill in the Octopus Automatic Add-Value Service application form and return to the Bank with the required documents.

Note: This service is not applicable to Hang Seng USD Visa Gold Card.

Lost Card Protection

Call the 24-Hour Report Lost Card Hotline as soon as reasonably practicable and you will not be liable for any unauthorised charges after the Credit Card is reported lost.

(applicable to Visa Card and MasterCard customers)

For an overseas card loss report, please call the Visa Card Global Customer Assistance Services Toll Free Number (applicable to Visa Card customers) / MasterCard 24-Hour Global Service Hotline (applicable to MasterCard customers) as listed on Page 8 and 9 of this Benefits Directory.

(applicable to JCB Card customers)

For an overseas card loss report, please call the local JCB Plaza.

City	Telephone Number	Office Hours
Tokyo, Japan	0120-500-544* (03) 5778-8379	Monday to Friday: 9:00am to 5:00pm Close on Saturdays, Sundays and Public Holidays

For contacts in other cities, please visit jcbusa.com/plaza.html.

* Local toll free inquiry hotline

Worldwide Benefits

- Visa Card / MasterCard 24-Hour Global Assistance Service Hotline (not applicable to JCB Card customers)

Emergency assistance with lost card reporting, emergency card replacement † and cash assistance (if Credit Card is lost or stolen) †. For enquiries or subscriptions of the above services, please call the Visa Card Global Customer Assistance Services Toll Free Number (applicable to Visa Card customers) / MasterCard 24-Hour Global Service Hotline (applicable to MasterCard customers) as listed on Page 8 and 9 of this Benefits Directory.

† Subject to the Bank's approval.

Disclaimer of Responsibilities for Visa Card

The communications and arrangements of the Visa Card Global Customer Assistance Services are provided by third-party service providers and are paid for by Visa. Customers are responsible for the cost of any medical, legal, travel and all other services used. Assistance is provided on a best-effort basis, and may not be available due to problems of time, distance or location. The medical and/or legal professionals services suggested and/or designated by Visa's third-party service provider are neither employees or contractors of Visa nor third-party service provider, and therefore, they are not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service.

(The English version shall prevail whenever there is a discrepancy between the English and Chinese versions.)

Disclaimer of Responsibilities for MasterCard

The MasterCard 24-Hour Global Service, MasterCard and your MasterCard card issuer shall have no liability or responsibility whatsoever for any loss, claim, or cause of action suffered by you or your family member by reason of or in any way connected with the MasterCard 24-Hour Global Service including but not limited to the actions or omissions, including malpractice of any doctor, dentist, medical facilities, health provider or lawyer seen pursuant to the MasterCard 24-Hour Global Service and any inaccuracy of information provided pursuant to the MasterCard 24-Hour Global Service. The service may be discontinued or changed at any time without prior notification to customers of participating MasterCard card issuers.

(The English version shall prevail whenever there is a discrepancy between the English and Chinese versions.)

- JCB Airport Lounge (applicable to JCB Gold Card customers)

JCB Airport Lounge located at major airports of Japan, is an exclusive privilege for JCB Gold Card customers to relax and enjoy beverages [△] while waiting for the flights.

For details on the services and information of JCB Airport Lounge in Japan's major cities, please call JCB Plaza in Japan 0120-500-544 # or (03) 5778-8379.

[△] Some alcoholic beverages may incur charges

Japan local toll free enquiry hotline

3. Convenient Payment Methods

You can settle your Credit Card payments in any of the following ways to save time and enjoy maximum convenience:

- Credit Card 24-Hour Customer Service Hotline 2398 0000
- ATMs
- Quick Cash Deposit Machines
- Payment by Phone Service (PPS)
- Autopay
- Hang Seng Bank Branches
- By Cheque
- Hang Seng Personal e-Banking

Please refer to the overleaf of the Credit Card monthly statement for details.

4. Questions & Answers

Q: What are my liabilities for the loss or unauthorised disclosure of my Credit Card or PIN?

A: If your Credit Card is lost or stolen or misused, you are liable to the Bank for all unauthorised Credit Card transactions up to HKD500 before the Bank is actually notified of such event. This limit is only applicable to loss directly related to the Credit Card account and does not cover cash advances. Subject to applicable laws and regulations, however, you shall be liable for all cash advances, withdrawals, transfers and transactions (whether or not authorised) effected with the use of the PIN before the Bank is actually notified of the loss or theft or unauthorised disclosure of the PIN. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform the Bank as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Credit Card and/or PIN or failed to follow the safeguards set out above.

Q: How do I suspend PIN services?

A: You may suspend the services by giving written instructions to the Bank. If the PIN is disclosed or suspected to have been disclosed to any other person, you can either change the PIN immediately at any ATMs of the Bank or HSBC Group or report the incident directly to the Bank to stop the use of the Credit Card.

Q: How do I report the loss of the Credit Card or PIN?

A: You must as soon as reasonably practicable report it to the Bank through the 24-Hour Report Lost Card Hotline **2836 0838**. Please do not report the loss or theft by fax. The Bank will act on the telephone notification provided that the customer's identity can be established. The Bank reserves its right to issue a replacement card and/or a new PIN to the customer.

Q: What should I do if I discover any errors on my monthly statement?

A: Any errors like unauthorised use of the Credit Card or dispute regarding statement discrepancies can be reported in writing and sent by fax to 2787 7222 or mailed to "Hang Seng Bank Limited, P.O. Box 74147, Kowloon Central Post Office, Kowloon, Hong Kong" within 60 days of the statement date. You may also notify the Bank by calling the Credit Card 24-Hour Customer Service Hotline 2398 0000. The Bank reserves the right to regard the statement as conclusive should the customer fail to contact the Bank within the specified period. The above error/dispute resolution procedures are also applicable to complaints against merchant outlets arising from the use of the card or the reporting of unauthorised transactions.

Q: What is the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions?

A: Foreign currency transactions will be converted into Hong Kong Dollars at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets for the applicable conversion date or the government-mandated rate in effect for the applicable conversion date, in each instance plus 1.95% (inclusive of the reimbursement charge levied by the relevant Card Association on the Bank).

Q: What are the procedures for cancelling my Credit Card? And my Supplementary Card?

A: The Principal Card customer may cancel or terminate the Principal Card by giving written notice to the Bank and returning the Principal Card and any Supplementary Card at the same time, such cancellation or termination to be effective upon the Bank actually receiving such notice and Credit Card(s). All returned Credit Cards must be cut. The Principal Card customer or the Supplementary Card customer may cancel or terminate the relevant Supplementary Card according to the aforesaid procedure. If the Supplementary Card is not returned, the Bank will, if requested to do so by the Principal Card customer, take prompt action to prevent further use of the Supplementary Card.

The Principal Card customer shall be liable for all payments arising from the use of the Principal Card and any Supplementary Card and each Supplementary Card customer shall be liable for all payments arising from his/her use of the Supplementary Card until the relevant Credit Cards have been returned to the Bank or until the Bank is able to implement the procedures applicable to the lost Credit Cards.

Q: What should I do if I lost or cancelled Credit Card registered with PPS?

A: If you register Payment by Phone Service (PPS) with a Credit Card, the service will be cancelled automatically upon report of card loss or cancellation. In case of card loss, please register again upon receipt of the new card to continue enjoying PPS.

Q: What should I do if I want to cancel recurring payment instruction(s)?

A: If you want to cancel the recurring payment instruction(s), such as, Octopus Automatic Add-Value Service or mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.

5. Visa Card Global Customer Assistance Services Toll Free Number

Country	Telephone Number	Country	Telephone Number
Australia	1 800 450346	Italy	800 781 769
Belgium	0800 78465	Japan	0531 44 0022
Canada	1 866 639 1911	Luxembourg	0800 2012
Denmark	808 83399	Malaysia	1800 802997
France	0800 904349	Netherlands	0800 023 2964
Germany	0800 1822891	New Zealand	0508 600300
Hong Kong	2398 0000	Portugal	800 844 034
Indonesia	001 803 44 1600	Singapore	800 4481 250
Spain	900 94 8966		
Sweden	020 790939		
Switzerland	0800 835274		
Taiwan	0080 1 444 123		
Thailand	001 800 441 3485		
United Kingdom	0800 1695189		
United States	1 866 765 9644		

If you are located in a country that is not listed above, please make a collect call through an international call operator at 1 443 641 2004 for assistance.

Note : Telephone numbers are subject to change without prior notice.

6. MasterCard 24-Hour Global Service Hotline

Country	Telephone Number	Country	Telephone Number
Australia	1800 120 113	Malaysia	1800 804 594
Canada	1800 307 7309	New Zealand	0800 449 140
France	0800 90 1387	Korea	0079 811 887 0823
Germany	0800 819 1040	Singapore	800 1100 113
Hong Kong	2398 0000	Thailand	001 800 11 887 0663
Italy	800 870 866	United Kingdom	0800 964 767
Japan	00531 11 3886	United States	1 636 722 7111

If you are located in a country that is not listed above, please make a collect call to the United States 1 636 722 7111 for emergency assistance.

Note : Telephone numbers are subject to change without prior notice.

7. Contact Us

Hang Seng Credit Card 24-Hour Customer Service Hotline: 2398 0000

Quick Tips

Credit Card Account Balance

Steps : Select Language → **1** → **Account No.** → **PIN** → **1**

Credit Card Payment

Steps : Select Language → **1** → **Account No.** → **PIN** → **5**

Step 1 : Select Language

1 Cantonese **2** Putonghua **3** English

Step 2 : Select Service

Press **4** Lost Card Reporting

Press **1** General enquiries

Press **2** Lost card reporting

Press **1** Credit Card Account Balance, Payment Details, Bank Account Balance Enquiries, Credit Card Payment, Change of Credit Card Phone PIN and Other Account Related Services

Press **1** Credit card account outstanding balance and available credit limit

Press **2** Next payment due date, statement balance and minimum payment amount

Press **3** Last payment record enquiries

Press **4** Bank account balance enquiries (only applicable to account(s) linked to your card)

Press **5** Credit card payment

Press **6** Change of credit card phone PIN

Press **7** Re-issue of ATM PIN

Press **2** Apply for Credit Card, New Card Application Status and Get Related Forms by Fax

Press **2** Get credit card application form by fax

Press **3** Credit card application status enquiries

Press **3** Details of Promotion Offers and Get Related Forms by Fax

Press **5** Details of Hang Seng Credit Card Membership Rewards Programme and Get Related Forms by Fax

Press **1** Details of Hang Seng Credit Card Cash Dollars Rewards

Press **2** Get Hang Seng Credit Card Cash Dollars Gift Parade's gift and cash coupon redemption details by fax

Press **6** General Credit Card Information Enquiries

Press **1** Payment methods

Press **2** Cash advance information

Press **3** Get change of address form

Press **4** Get autopay form

Press **8** Talk to Customer Service Representative

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