

# Hang Seng Platinum Card Benefits Directory

## Content

<b>1. Important Points to Remember</b>	Page 1
<b>2. Customer Privileges</b>	
- Hang Seng Credit Card Rewards Programme	Page 2
- Personal Concierge Service (applicable to Prestige Banking Platinum Card customers)	Page 3
- Platinum Worldwide Privileges	Page 4
- Security Service for Online Transaction	Page 4
- Maximum Financial Flexibility	Page 4
- Octopus Automatic Add-Value Service	Page 5
- Lost Card Protection	Page 5
- Platinum Card Global 24-Hour Customer and Concierge Services	Page 6
<b>3. Convenient Payment Methods</b>	Page 6
<b>4. Questions &amp; Answers</b>	Page 7
<b>5. Visa Platinum Card Global Customer Assistance Services Toll Free Number</b>	Page 8
<b>6. Platinum MasterCard 24-Hour Global Service &amp; Concierge Service Hotline</b>	Page 9
<b>7. Contact Us</b>	Page 10



# 1. Important Points to Remember

## Sign Immediately

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

## Keep Your Platinum Card and PIN to Yourself

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

- memorise your Personal Identification Number (PIN) and destroy your PIN advice at once
- keep your Platinum Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Platinum Card and/or your PIN
- not write down your PIN on the Platinum Card or on anything usually kept with the Platinum Card, or write down or record your PIN without disguising it.
- check your Platinum 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 Platinum Card is lost or stolen or misused, you are liable to Hang Seng Bank Limited (the "Bank") for all unauthorised Platinum 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 Platinum 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 Platinum Card and/or PIN or failed to follow the safeguards set out above.

## Lost Card / PIN Report

Upon notice or suspicion that Platinum 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 Platinum Card 24-Hour Customer Service Hotline 2998 8222, you can utilise the following automated telephone services to:

- make Platinum Card payments, enquire about your Platinum 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 Platinum 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 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](http://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:
  1. Spending amount = Cash Dollars balance:  
Cash Dollars will be used to pay for the full price of the merchandise.
  2. 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.
  3. Spending amount > Cash Dollars balance:  
All Cash Dollars will be debited and the difference will be charged to your Platinum Card.
- Cash Dollars accumulated from your last Platinum Card annual renewal month to the next Platinum 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:**

- Platinum Card 24-Hour Customer Service Hotline 2998 8222 (press "5" after selecting language)
- Logon Hang Seng Website via [hangseng.com/e-Banking](https://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 up to HKD50,000 before every annual renewal month, the annual fee for both of your Principal and Supplementary Cards for the following year will be waived automatically.
- "Annual Fee Waiver Spending" is accumulated on the basis of individual Platinum Card account and is valid for 12 months, from your last card annual renewal month.

**Personal Concierge Service** (applicable to Prestige Banking Platinum Card customers)

Prestige Banking Platinum Card's Personal Concierge Service is always at your service whenever any reservation is needed. Just one call to us, you can exclusively enjoy our Personal Concierge Service which takes care of your needs from air-ticket booking, transportation arrangements to leisure and entertainment activities, all the way to dining reservations and gift recommendations.

Our services include:

- Dining recommendations and reservations
- Air-ticket and hotel reservation with pre-trip advice on destination's weather alert, etc.
- Suggestions on gifts and souvenirs, even on shopping destinations around the world.
- In case your car is anchored on the roadside, we can arrange for emergency roadside repairing and towing assistance service.
- Worldwide emergency assistance from emergency cash advance to travel document replacement, you can get a full range of emergency assistance anytime, anywhere.

And there's more ...

Simply call our Prestige Banking Platinum Card 24-Hour Customer Service Hotline on 2998 8222. It is always our honour to be at your service.

Note: Personal Concierge Service is only applicable to the holder of Hang Seng Prestige Banking Platinum Card. The above service and information are provided by Visa / MasterCard International / other third party service providers and the Bank assumes no responsibility for such service and information. Customer agrees to be bound by the terms and conditions for the above service provided by Visa / MasterCard International / other third party service providers which may be amended from time to time. For any claims, disputes and complaints regarding such service and information, customer should refer directly to Visa / MasterCard International / other third party service providers. Customer may need to provide personal data or other information to Visa / MasterCard International / other third party service providers for the purpose of provision of the service to customer. In case the provision of any such service incurs any charges (including but not limited to applicable local tax and any commission payable to any agent), the customer will be responsible for such charges.

## Platinum Worldwide Privileges

### - Privileges for Visa Platinum Card customers

- **Worldwide Spending Privileges**

Enjoy privileges at world-class hotels, restaurants and renowned merchant outlets provided by Visa Platinum.

- **Golf Offers**

Visa Platinum presents exceptional privileges at the finest golf courses in Asia Pacific and privileged access to various golf clubs around the world.

- **Unique Travel Experience**

Live in luxury as you revel in a series of unique travel experience.

For details, please visit [visaplatinum.com](http://visaplatinum.com).

### - Privileges for Platinum MasterCard customers

An extensive range of privileges including on assortment of world-class hotels, restaurants and golf courses are available for Platinum MasterCard customers. For details, please visit [mastercardmoments.com](http://mastercardmoments.com) and [mastercard.com.hk](http://mastercard.com.hk).

## Security Service for Online Transaction

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

Visa Platinum Card customers can register the 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](http://hangseng.com/vbv) for details.

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

Platinum 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](http://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).

### - 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 Platinum Card customers), MasterCard / Cirrus (applicable to Platinum MasterCard 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.

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](http://hangseng.com).

### - **ATM Services**

You can use your Platinum 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](https://hangseng.com/e-Banking) for free:

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

### - **Credit Card Online Bill Payment Service**

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 payment 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](https://hangseng.com/billpay)).

## **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 Platinum 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](https://hangseng.com/aavs) to fill in the Octopus Automatic Add-Value Service application form and return to the Bank with the required documents.

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

## Platinum Card Global 24-Hour Customer and Concierge Services

You can enjoy the following exclusive global privileges:

### - **Platinum Card 24-Hour Customer Service Hotline**

Dedicated to delivering personalised service. Just call 2998 8222 (press "8" after selecting language) from anywhere in the world and a Customer Service Representative will be there to assist you 24 hours a day.

### - **Visa Card / MasterCard 24-Hour Global Assistance Service and Concierge Service Hotline**

#### • **Visa Card / MasterCard 24-Hour Global Assistance Service**

Emergency assistance with lost card reporting, emergency card replacement † and cash assistance (if Platinum Card is lost or stolen) †.

† Subject to the Bank's approval.

#### • **Visa Card / MasterCard Concierge Service**

To assist you with everything from hotel bookings, special purchases, gifts, travel arrangements, translation, to a wide range of business services. Legal, medical and travel assistance will also be available wherever you are in the world.

For enquiries or subscriptions of the above services, please call the Visa Platinum Card Global Customer Assistance Services Toll Free Number (applicable to Visa Platinum Card customers) / Platinum MasterCard 24-Hour Global Service & Concierge Service Hotline (applicable to Platinum MasterCard customers) as listed on Page 8 and 9 of this Benefits Directory.

#### **Disclaimer of Responsibilities for Visa Card**

The communications and arrangements of the Visa 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 Assistance Service and Concierge Service, MasterCard and your Platinum 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 Assistance Service and Concierge 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 Assistance Service, Concierge Service and any inaccuracy of information provided pursuant to the MasterCard 24-Hour Global Assistance Service and Concierge Service. The service may be discontinued or changed at any time without prior notification to customers of participating Platinum MasterCard card issuers.

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

## 3. Convenient Payment Methods

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

- Platinum Card 24-Hour Customer Service Hotline 2998 8222
- 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 Platinum Card or PIN?

A: If your Platinum Card is lost or stolen or misused, you are liable to the Bank for all unauthorised Platinum 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 Platinum 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 Platinum 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 Platinum Card.

Q: How do I report the loss of the Platinum 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 Platinum 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 Platinum Card 24-Hour Customer Service Hotline 2998 8222. 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 Platinum 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 Platinum Card(s). All returned Platinum 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 Platinum Cards have been returned to the Bank or until the Bank is able to implement the procedures applicable to lost Platinum Cards.

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

A: If you register Payment by Phone Service (PPS) with a Platinum 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 the 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 Platinum 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	00531 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	2998 8222	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. Platinum MasterCard 24-Hour Global Service & Concierge 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	2998 8222	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 Platinum Card 24-Hour Customer Service Hotline: 2998 8222

#### 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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