

Welcome Offer Details of Hang Seng Credit Card / MPOWER Card

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

Privilege One - Free Gift:

A pair of Panasonic Earphones (Model: RP-HV21)



Panasonic

Privilege Two - Redeem at 37% off:

BenQ 22" Full HD iDTV (Model: MG2241)

Original Price: ~~HKD2,699*~~

Redemption Price: HKD141 x 12 months (Total: HKD1,692)

- 22" Full HD iDTV
- Resolution: 1920 x 1080
- Response Time: 5ms
- Input: USB x 2, HDMI x 2, D-Sub, S-Video, Composite, Component
- Support RMVB Format
- USB Port Support External HDD Recording
- MHEG5 Interactive Function
- Size: 198 (D) x 534 (W) x 412 (H) mm
- Weight: around 4.73 kg
- Colour: Black
- One-year Carry In Warranty



* Market price was provided by the supplier on 31 December 2009.



恒生銀行
HANG SENG BANK



Managing wealth for you, with you.

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Terms and Conditions of a pair of Panasonic Earphones (Model: RP-HV21):

- A pair of Panasonic Earphones is only applicable to the customer of Hang Seng Credit Card (Gold/Classic)/MPOWER Card whose application is successfully approved.
- Redemption letter will be mailed to customers within seven 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.

Terms and Conditions of BenQ 22" Full HD iDTV (Model: MG2241):

- Redemption letter will be mailed to the customer within seven 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 the customer ("Credit Card Account") with the redemption price of the BenQ 22" Full HD iDTV (i.e. HKD1,692) ("Redemption Price") by 12 consecutive monthly instalments (each instalment is HKD141), 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.
- **No finance charge is payable by the customer who makes full repayment of the statement balance specified in the customer's credit card account statement on or before the payment due date of each month. If the customer fails to make full repayment of the statement balance specified in the customer's credit card account statement on or before the payment due date of each month, the customer shall pay a finance charge on all outstanding balance on the credit card account pursuant to the relevant Hang Seng credit card cardmember agreement ("Cardmember Agreement") governing the use of the credit card account. The customer shall pay a finance charge and other charges on any monthly instalment amount due but unpaid at the prevailing interest rate applicable to the credit card account from the post date of such monthly instalment.**
- **If the customer selects BenQ 22" Full HD iDTV and has not redeemed the BenQ 22" Full HD iDTV 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 BenQ 22" Full HD iDTV by 12 consecutive monthly instalments (each instalment is HKD141) commencing from such date as Hang Seng may prescribe at its full discretion.**

Other Terms and Conditions:

- To entitle to the gift offers, Hang Seng Credit Card (Gold/Classic)/MPOWER Card customer is required to submit the application and be approved on or before 30 June 2010.
- Gift offers are only applicable to Principal Card customer.
- Gift offers are not applicable to Hang Seng Visa Infinite, World MasterCard, Fortune MasterCard, Business Card, Corporate Card, Commercial Card, USD Visa Gold Card, JAL Card, MUJI Card, MegaBox Card, Forever Friends Card, enJoy Card, University Affinity Credit Card, Renminbi Credit Card, 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 customer has received the gift but subsequently cancels the Credit Card Account within 13 months from the date of account opening, a handling fee of HKD150 (applicable to BenQ 22" Full HD iDTV) and/or HKD68 (applicable to a pair of Panasonic Earphones) 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 selection of gift in the application form, customer will be considered as having given up the right for the relevant 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 the privilege one and two are directly sold and supplied to customer by the suppliers who are solely responsible for all related obligations and liabilities.
- Hang Seng reserves the right to vary or terminate the above 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.