

# JAL Hang Seng Card Benefits Directory

## Content

<b>1. Important Points to Remember</b>	Page 1
<b>2. Customer Privileges</b>	
- JAL Hang Seng Card Exclusive Benefits	Page 2
- Platinum Worldwide Privileges (applicable to Platinum MasterCard customers)	Page 2
- Security Service for Online Transaction	Page 2
- Maximum Financial Flexibility	Page 3
- Octopus Automatic Add-Value Service	Page 3
- Lost Card Protection	Page 3
- Worldwide Benefits	Page 4
<b>3. Convenient Payment Methods</b>	Page 4
<b>4. Questions &amp; Answers</b>	Page 5
<b>5. MasterCard 24-Hour Global Service &amp; Concierge Service Hotline</b>	Page 6
<b>6. Contact Us</b>	Page 7



# 1. Important Points to Remember

## Sign Immediately

Please sign on the signature panel on the back of the enclosed JAL Hang Seng 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 cards and/or PIN or failed to follow the safeguards set out above.

## Lost Card / PIN Report

Upon notice or suspicion that 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 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 below, you can utilise the following automated telephone services to:

Platinum Card	2998 8222
Gold/Classic Card	2398 0000

- make Credit Card payments, enquire about your Credit Card account balance and available credit limit.
- 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 Card Collection Advice (For details of the automated phone services, please refer to the 24-Hour Customer Service Hotline User Guide on Page 7).

## 2. Customer Privileges

### JAL Hang Seng Card Exclusive Benefits



- JAL Mileage Bank (JMB) Mileage Award - you will earn 1 mile<sup>^</sup> for every HKD10 card spending with the Card.
- Easy-to-earn free award tickets - you only need to accumulate as little as 20,000 miles to get a round trip economy class award ticket to Japan.
- Exciting Awards - in addition to air tickets, you can accumulate JMB Mileage awards for flight upgrade, hotel accommodation and JAL Cash Coupons.

For details and conditions of air tickets, the mileage required and other awards, please visit [www.hk.jal.com](http://www.hk.jal.com).

<sup>^</sup> The mileage accumulated will be credited separately to the respective JMB accounts of the Principal and Supplementary Card customers (cannot be jointly used). For spending of less than HKD10, no mileage will be offered.

#### - 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"		
	Platinum Card	Gold Card	Classic Card
Full Fee Waiver	HKD50,000	HKD40,000	HKD20,000
Half Fee Waiver	Not Applicable	HKD20,000	HKD10,000

- "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. For enquiry of "Annual Fee Waiver Spending", please call our Credit Card 24-Hour Customer Service Hotline 2998 8222 (Platinum Card) / 2398 0000 (Gold/Classic Card).

### Platinum Worldwide Privileges

#### - Privileges for Platinum MasterCard customers

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

### Security Service for Online Transaction

#### - Hang Seng MasterCard® SecureCode™ Service

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, MasterCard / Cirrus ATM network worldwide.
- You can also obtain cash advance up to your available credit limit at banks / financial institutions participating in the 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 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 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](http://hangseng.com/e-Banking) for free:

- Online enquiry on Credit Card transaction details, monthly statement 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 listed(s) in Hang Seng Personal e-Banking, arrange bill payments, enrol for insurance online and obtain real-time local stock quotes.

Note: Online bill payment is not applicable to JAL Hang Seng 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 JAL Hang Seng Card account.
- JMB Mileage 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](http://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 our 24-Hour 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. For an overseas card loss report, please call the MasterCard 24-Hour Global Service & Concierge Service Hotline (applicable to Platinum/Gold MasterCard customers) as listed on Page 6 of this Benefits Directory.

## Worldwide Benefits

### - MasterCard 24-Hour Global Service & Concierge Service Hotline

- **MasterCard Concierge Service** (applicable to Platinum MasterCard customers)

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.

- **MasterCard 24-Hour Global Assistance Service** (applicable to Platinum/Gold MasterCard customers)

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

<sup>†</sup> Subject to the Bank's approval.

For enquiries or subscriptions of the above services, please call the MasterCard 24-Hour Global Service & Concierge Service Hotline as listed on Page 6 of this Benefits Directory.

#### Disclaimer of Responsibilities for MasterCard

The MasterCard 24-Hour Global Assistance Service and Concierge 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 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 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 Credit Card payments in any of the following ways to save time and enjoy maximum convenience:

- Credit Card 24-Hour Customer Service Hotline 2998 8222 (Platinum Card) / 2398 0000 (Gold/Classic Card)
- 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 cards 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 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 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 Credit 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 Adding Value Service or mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.

## 5. MasterCard 24-Hour Global Service & Concierge Service Hotline

When you are abroad, you can call the following Hotlines for assistance and concierge services †.

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 / 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.

† 24-Hour Global Assistance Service is applicable to Platinum/Gold Card customers only. Concierge service is applicable to Platinum Card customers only.

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

## 6. Contact Us

**Credit Card 24-Hour Customer Service Hotline:**  
**Platinum Card 2998 8222, Gold/Classic Card 2398 0000**

### Quick Tips

Credit Card Account Balance

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

Credit Card Payment<sup>(1)</sup>

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<sup>(1)</sup>

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

<sup>(1)</sup> Not applicable to JAL Hang Seng Card

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