

Hang Seng Renminbi Credit Card Benefits Directory

Content

1. Important Points to Remember	Page 1
2. Customer Privileges	
- ISOS Hospitalisation on the Mainland & Emergency Assistance Service (“Service”)	Page 2
- Hang Seng Credit Card Rewards Programme	Page 3
- Maximum Financial Flexibility	Page 4
- Lost Card Protection	Page 4
3. Convenient Payment Methods	Page 5
4. Questions & Answers	Page 6
5. Contact Us	Page 7



1. Important Points to Remember

Sign Immediately

Please sign on the signature panel at the back of the Hang Seng Renminbi Credit 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 **(852) 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 (852) 2998 8222 (Renminbi Platinum Card) or (852) 2398 0000 (Renminbi Classic / Gold Card), you can utilise the following automated telephone services to:

- 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 7).

2. Customer Privileges

ISOS Hospitalisation on the Mainland & Emergency Assistance Service (“Service”)

A financial guarantee for hospital admission and medical expenses up to a prescribed amount[#] will be automatically arranged for the Cardholder if the Cardholder shows his/her Hang Seng Renminbi Credit Card, together with his/her identification document, at a hospital designated by International SOS or call the alarm centre of International SOS at (852) 3122 8383 in the case of a hospital not designated by International SOS.

[#] The maximum amount of the financial guarantee arranged by International SOS for hospital admission deposit and medical expenses are HKD20,000 (in the case of a hospital designated by International SOS) or HKD10,000 (in the case of a hospital not designated by International SOS) per case. The admission deposit and medical expenses actually paid by International SOS for the Cardholder will be charged to his/her Hang Seng Renminbi Credit Card Account. For the avoidance of doubt, the Cardholder shall independently arrange with International SOS to pay for any costs and expenses arising from or related to hospital admission and medical treatment which exceed the guaranteed amount.

In consideration of International SOS arranging the financial guarantee for the Cardholder, a case fee of USD60 or 9% of the admission deposit and medical expenses actually paid by International SOS for the Cardholder subject to the limit of HKD20,000 (in the case of a hospital designated by International SOS) or HKD10,000 (in the case of a hospital not designated by International SOS), whichever is higher, will also be charged to his/her Hang Seng Renminbi Credit Card Account per case.

For details of the Service, please call the International SOS 24-hour hotline at (852) 3122 8383.

Principal Liabilities and Obligations of Cardholder:

For each financial guarantee arranged for the Cardholder by International SOS for paying the admission deposit and medical expenses to the relevant hospital, the Cardholder will be liable for the amount actually paid by International SOS to that hospital on the Cardholder's behalf (subject to the maximum amount of HKD20,000 in the case of a hospital designated by International SOS or HKD10,000 in the case of a hospital not designated by International SOS) plus the case fee and all other fees and charges payable by the Cardholder to International SOS, notwithstanding that the Cardholder has not signed any sales or transaction voucher or given any order (whether in writing, by telephone, mail or other means) to International SOS to authorise the financial guarantee or payment.

Disclaimer:

The Service provided by International SOS does not constitute an insurance policy or agreement, and is applicable to incidents caused by accidents or illnesses occurring in China (excluding Hong Kong SAR and Macau).

International SOS undertakes to exercise due care and diligence in the supply and provision of the Service. Subject to this and provided that International SOS shall be liable for any damage caused by its negligence or wilful default, International SOS assumes no responsibility for any advice given by any service provider referred to the Cardholder by International SOS and the Cardholder shall not have any recourse against International SOS in respect of the Service provided by that service provider. Nor shall International SOS be liable for (1) fraud committed by or misrepresentation made by the Cardholder; and (2) any information or data given by a Cardholder (collectively called the "Events") and the Cardholder will indemnify and save International SOS harmless from and against all claims, demands, actions, causes of actions, damages, losses, costs, liabilities or expenses whatsoever incurred by International SOS as a result of claims arising from or connected with the Events. The Cardholder shall not have any recourse against International SOS for any indirect or consequential loss suffered by the Cardholder arising from the Service provided by International SOS.

The Service is provided by International SOS and the relevant service provider referred to the Cardholder by International SOS. Hang Seng Bank Limited ("Hang Seng") assumes no responsibilities for the Service. Hang Seng does not warrant, represent, endorse or recommend to the Cardholder the competence or quality of the Service, International SOS or any service provider. No warranty, representation, endorsement or recommendation is given by Hang Seng or may be implied from any information contained herein about the Service. The Cardholder should obtain independent advice from professional advisers before deciding whether or not to use the Service.

Note: 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.

Hang Seng Credit Card Rewards Programme

- Hang Seng Credit Card Cash Dollars

- For every 250 Renminbi retail spending made with your card, you can earn \$1 Hang Seng Credit Card Cash Dollar, which can be used to redeem gifts or cash coupons online via hangseng.com/giftparade.
- 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 earned from Hang Seng Renminbi Credit Card are not applicable for redemption at Cash Dollars designated merchants. 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 (852) 2998 8222 (Renminbi Platinum Card) or (852) 2398 0000 (Renminbi Classic / Gold Card) (press "5" after selecting language)
- Logon Hang Seng Website via hangseng.com/e-Banking
- Credit Card monthly statement

- 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	12,000 Renminbi	10,000 Renminbi	5,000 Renminbi
Half Fee Waiver	6,000 Renminbi	5,000 Renminbi	2,500 Renminbi

- "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.

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 50 Renminbi (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), via any ATM network featuring the China UnionPay (CUP) acceptance mark on the Mainland.

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.

- 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 listed(s) in Hang Seng Personal e-Banking, arrange bill payments, enrol for insurance online and obtain real-time local stock quotes.

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. For an overseas card loss report, please call **(852) 2836 0838**.

3. Convenient Payment Methods

You can settle your Credit Card payments in any of the following ways:

- By Autopay

Direct debit from a designated Hang Seng Bank Renminbi Deposit account on the payment due date.

- By Cash or Transfer at Our Branches

Make your payment in person at any Hang Seng Bank branch in Hong Kong by transferring from Hang Seng Bank Renminbi or HK Dollars Deposit account; or by Cash (Renminbi or HKD) on or before the payment due date. Where a conversion of HKD into Renminbi is required, such conversion should be calculated at such rate specified by the Bank which shall be conclusive and binding on you.

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 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.

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 **(852) 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 by writing and sent by fax to (852) 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 (852) 2998 8222 (Renminbi Platinum Card) or (852) 2398 0000 (Renminbi Classic / Gold Card). 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 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.

5. Contact Us

Hang Seng Renminbi Credit Card 24-Hour Customer Service Hotline: (852) 2998 8222 (Renminbi Platinum Card) (852) 2398 0000 (Renminbi Classic / Gold Card)

Quick Tips

Credit Card Account Balance

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

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, 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 **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

The English version of this Benefits Directory shall prevail whenever there is a discrepancy between the English and Chinese versions.