

## Terms and Conditions of “2% Cash Rebate Promotion” (“the Promotion”)

- To enjoy the promotion, customers are required to make the transactions with their Hang Seng Commercial World Mastercard (“Eligible Credit Card”).
- The promotion period is valid from 1 January 2025 to 31 December 2025 (both dates inclusive) (“Promotion Period”).
- Eligible Foreign Currency online transaction refers to the online transaction in foreign currencies conducted during the Promotion Period in the designated overseas registered merchants set out below and such transaction amount is converted into Hong Kong Dollar (excluding Foreign Currency Conversion Fee) (“Eligible Transaction”). Designated merchants are Facebook, Google, Amazon, Zoom, XERO, Adobe, Shopify and GoDaddy.
- Eligible Transaction is entitled to 2% cash rebate. Cash rebate amount is calculated based on the Eligible Transaction converted into Hong Kong Dollar (excluding Foreign Currency Conversion Fee). Example (for reference only)

	Eligible Transaction Cash Rebate Amount	Eligible Transaction Cash Rebate Amount
<b>1</b>	<p>Online transaction on Facebook: US\$10,000 Transaction amount converted in Hong Kong Dollars: HK\$77,680 (Foreign exchange rate is for reference only, actual exchange rate according to exchange rate applied during transaction)</p> <p>Transaction Amount as posted on Eligible Credit Card statement: HK\$79,194.76 (inclusive of Foreign Currency Conversion Fee)</p>	<p>HK\$77,680 x 2% = HK\$1,554 (rounded up from HK\$1,553.6)</p>
<b>2</b>	<p>Online transaction on Shopify: EUR1,500 Transaction amount converted in Hong Kong Dollars: HK\$13,470 (Foreign exchange rate is for reference only, actual exchange rate according to exchange rate applied during transaction)</p> <p>Transaction amount as posted on Eligible Credit Card statement: HK\$13,732.67 (inclusive of Foreign Currency Conversion Fee)</p>	<p>HK\$13,470 x 2% = HK\$269 (rounded down from HK\$269.4)</p>

- The Eligible Transaction must be completed within the Promotion Period and posted to the relevant Eligible Credit Card account within 14 days. Cash rebate will be credited to the Eligible Credit Card account within 7 working days after posting of the Eligible Transaction.
- The Cash rebate rewarded will be rounded to the nearest dollar, cash rebate less than \$1 will not be calculated. Cash rebate rewarded will automatically be applied to pay part of the billed amount for that month, all rewarded Cash rebate cannot be transferred or converted into cash under any circumstances.
- Cash rebate will be calculated separately for each Eligible Transaction. RESTRICTED
- Cash rebate will be calculated based on each individual Eligible Credit Card of the customer. Such Eligible Credit Card accounts should remain valid and in good standing when the relevant cash rebate are credited, otherwise, Hang Seng Bank Limited (“Hang Seng”) reserves the right to forfeit the cash rebate without prior notice.
- Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions and cash rebate rewarded will be deducted from account.

10. Hang Seng will determine the eligibility of all cash rebate rewards based on transaction records held by Hang Seng. In case of any dispute, Hang Seng's records shall be final and conclusive.
11. Customers must keep the online transaction record of all posted transactions. Hang Seng reserves the right to request customers to provide the relevant online transaction record for verification.
12. All products, services and information related to this Promotion are directly sold and supplied to customers by related merchants who are solely responsible for all related obligations and liabilities.
13. Hang Seng reserves the right to vary or terminate the Promotion at any time, including but not limited to eligible merchant list and cash rebate ratio, and to amend these terms and conditions of the Promotion from time to time without prior notice.
14. In case of any dispute, the decision of Hang Seng shall be final.
15. Eligible Transactions shall be determined according to the registered region / merchant codes / transaction types as assigned by a merchant's acquiring bank determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the cash rebate before the customers conduct the transactions. The decision of Hang Seng on the Eligible Transaction definition shall be final.
16. No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
17. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These terms and conditions are subject to prevailing regulatory requirements.
19. The English versions of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.