Important Notes and Applicant Declaration for the Application of Hang Seng enJoy Card

Important Notes:

Applicable to All Applicants:

- The Applicant of enJoy Credit Card / Spending Card / Private Label Card Principal Card must be Hong Kong residents and be at least 18 years of age. Minimum annual income for Credit Card Applicant is HK$150,000 or above (Except Full-time University / Tertiary Student). Supplementary Credit Card Applicant(s) must be Hong Kong residents and be at least 16 years of age, while Supplementary Private Label Card Applicant(s) must be Hong Kong residents and be at least 15 years of age. If the Supplementary Card Applicant is under 18 years old, the Principal Card Applicant must be the parent or guardian of the Supplementary Card Applicant.
- If the Applicant and the Supplementary Card Applicant (if applicable) (collectively referred to as "the Applicant(s)") is an existing customer of Hang Seng Bank Limited ("Hang Seng") and unable to provide the information as requested on application form, Hang Seng will process the application according to his / her record at Hang Seng. If the applicant would like to update his / her personal particulars, please bring along the relevant documentary proof and visit any Hang Seng branches.
- Perpetual annual fee waiver for enJoy Credit Card / Spending Card / Private Label Card will be offered to Principal Card and Supplementary Card (if applicable) Applicant(s).
- The remuneration packages of Hang Seng direct sales staff and authorised agents (including basic salary and incentive) are based on the performance of various aspects, and not only sales-oriented.
- Hang Seng reserves the final decision to the approval of Hang Seng Credit Card, card type and credit limit.
- In case of dispute, the decision of Hang Seng shall be final.

Applicable to Credit Card / Private Label Card Applicants:

- Finance charge for retail purchase and interest rate on cash advance:
  - Finance charge for retail purchase: 2.62% per month (annualized percentage rate 34.97%)
  - Interest rate on cash advance: 2.62% per month (annualized percentage rate 38.37%)

  The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. In case of any failure to repay the minimum payment amount by payment due date stated on the relevant credit card statement, Hang Seng reserves the right to vary or increase the above interest rate to the rate specified and notify from time to time. For details of other service charges, please ask any Hang Seng Bank branch staff.

Applicable to Spending Card Applicants:

- enJoy Spending Card account is a non-interest bearing account.

Appliant Declaration:

Applicable to All Applicants:

- The Applicant undertakes to advise Hang Seng if the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng or its subsidiaries (note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause.

  Hang Seng requires the above information to comply with the Listing Rules.

  (note): "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.
- The Applicant(s) confirm(s) that, as of the date of the application form, the Applicant(s) or the government department of HKSAR in which the Applicant(s) is / are working have / has no official dealings with Hang Seng and the Applicant(s) undertake(s) to inform Hang Seng promptly in writing if the Applicant(s) or the government department in which the Applicant(s) is / are working will later become involved in any official dealings with Hang Seng.
- The Applicant(s) also confirm(s) that (i) the Applicant(s) did not own any credit card that was cancelled due to default payment; (ii) the Applicant(s) currently do(es) not have any overdue payment in respect of any of the Applicant(s)' indebtedness; and (iii) there is no bankruptcy order made against the Applicant(s) and the Applicant(s) is / are not in the process of petitioning for bankruptcy nor has / have any intention to do so.
- The Applicant(s) confirm(s) that all of the information provided in the application form is true, correct and complete in all respects and each of them authorizes the other party to submit his/her information/documents on his/her behalf to Hang Seng and agree(s) that Hang Seng may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng to customers from time to time. The Applicant(s) authorise(s) Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. The Applicant(s) further undertake(s) to notify Hang Seng promptly in writing whenever there are any changes to any of such information.
- The Applicant(s) authorise(s) Hang Seng to disclose to and exchange with any of the members of the Jardine Matheson Group or the Dairy Farm Group from time to time, (a) any personal data and information relating to the Applicant(s), (b) the Applicant(s)' enJoy Card transactions details, and (c) details of the use of enJoy Dollars, for the purposes of (i) verifying staff identity (if applicable), (ii) establishing and operating the Applicant(s)' enJoy Card account, (iii) subject to the Applicant(s)' consent for direct marketing, data analysis so as to provide promotional offer(s) in connection with enJoy Card to Hang Seng enJoy Card holders and (iv) providing staff benefit(s) of the Jardine Matheson Group or the Dairy Farm Group (if applicable). For the purpose herein, the Jardine Matheson Group and the Dairy Farm Group consists, respectively, of the subsidiary and affiliated companies of Jardine Matheson Holdings Limited and Dairy Farm International Holdings Limited that are incorporated in Hong Kong or Macao, including but not limited to Jardine Matheson & Co. Limited and The Dairy Farm Company Limited.

Important Notes and Applicant Declaration for the Application of Hang Seng enJoy Card

- The Applicant(s) acknowledge(s) and agree(s) that irrespective of whether the Applicant(s)' application(s) is / are subsequently withdrawn or rejected, all personal data and information with respect to the Applicant(s) and an individual which are provided by the Applicant(s) and / or such individual at the request of Hang Seng Bank Limited ("Hang Seng") or collected in the course of dealings between the Applicant(s) or such individual and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such marketing and other purposes and to such persons in accordance with the Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time.
- The Applicant(s) further acknowledge(s) and agree(s) that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Applicant(s) and / or the relevant individual, and provide banker's or credit references in respect of the Applicant(s) and / or such individual.
- The Applicant(s) agree(s) that Hang Seng may send a repayment reminder (when necessary) in the form of text message, according to the mobile telephone number provided by the Applicant(s) / recorded within Hang Seng.
- The Applicant(s) agree(s) that they could be entitled to the Welcome Gift(s) (if applicable) only if they had fulfilled relevant requirements. For details, please refer to relevant promotional leaflets.
- The Applicant(s) confirm(s) the Applicant Declaration.
- The Applicant(s) understand(s), acknowledge(s) and agree(s) the details as specified in the Important Note and to be bound by the Terms and Conditions of the Welcome Gifts (if applicable) herein, and the Terms and Conditions in force from time to time governing the use of Hang Seng enJoy Card that accompany each card. A copy of the relevant Terms and Conditions is available upon request at any Hang Seng Bank branch. The principal liabilities and obligations for using the Hang Seng enJoy Card(s) under application herein are available at hangseng.com/card_tnc_e for the attention of the Applicant(s).

Applicable to Credit Card / Private Label Card Applicants:

- The Applicant(s) also acknowledge(s) and agree(s) that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.
- In the case where a guarantee / third party security, whether limited or unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Applicant(s) owed to Hang Seng, the Applicant(s) agree(s) that Hang Seng may from time to time provide the guarantor / provider of third party security with any data, details or information (including any Data) relating to any loan / banking / credit facilities extended by Hang Seng to the Applicant(s) for the purpose of notifying the guarantor / provider of third party security of the liabilities under the guarantee / third party security.
- The Applicant(s) confirm(s) that this card application was not referred by a third party.

Applicable to Spending Card Applicants:

- The Applicant(s) acknowledge(s) that the Applicant(s) has / have received and understand that the funds maintained in the enJoy Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.
- The Applicant(s) also acknowledge(s) and agree(s) that the Data may be disclosed to, or held, used and processed by any debt collection agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out necessary status checks; and (ii) to assist them to collect debts.
- The daily and monthly auto top-up limits of enJoy Spending Card are HK$1,000 and HK$30,000 respectively.

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

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Important Notes and Applicant Declaration for the Application of Hang Seng enJoy Card

To faciliate our application processing, please send in or return to any Hang Seng Bank branch the application form with copies of the following documents. All documents including the enclosed application form supplied are not returnable.

- Hong Kong Identity Card / Permanent Identity Card / Passport / Identity proof of Nationalities of Principal Card and Supplementary Card Applicant(s)
- Bank Statements / Passbook showing your name, account no. and the latest 1 month's salary income (Salary proof is waived for Hang Seng Auto-Payroll customers who have payroll transactions in previous 1 month)
- Current Payroll Advice / Latest Tax Return
- Other proof of asset(s), e.g. Time Deposit Advice, Other Bank Deposit Statement
- If self-employed, please attach copy of Business Registration Certificate
- The latest Hang Seng MPF record copy (only applicable to Hang Seng MPF customers)
- If you use office address as correspondence address, please attach residential address proof, e.g. electricity bill, bank statement, etc.
- If Principal and Supplementary Card Applicant(s) (if applicable) is/are non-Hong Kong Permanent Identity Cardholder(s), please attach two sides copies of HKID and passport; or Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document
- If the permanent addresses of Applicant and Supplementary Card Applicant(s) (if applicable) are different from residential addresses, please attach permanent address proof(s)
- If the residential address of Supplementary Card Applicant (if applicable) is different from Principal Card Applicant, please attach residential address proof
- If you are a Full-time University / Tertiary Student, attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: Accredited universities in Hong Kong, Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Institute of Vocational Education, The Hang Seng University of Hong Kong (former name is Hang Seng Management College), Hong Kong Academy for Performing Arts, Caritas Institute of Higher Education, Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology, Savannah College of Art and Design Hong Kong or Centennial College, please enclose Hong Kong Identity Card / Hong Kong Permanent Identity Card / Passport / Identity proof of Nationalities (applicable to customers who have filled in other nationalities on application form) and Full-time University / Tertiary Student ID Card. If you are non-Hong Kong Permanent Identity Cardholder, please provide copies of HKID and passport; or Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document. Hang Seng may ask for additional documentation at the year of graduation in handling card renewal

Remark: Relevant true copies and / or extra documents have to be provided to Hang Seng for review upon its request.

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Credit Card Key Facts Statement

Finance Charge

Annualised Percentage Rate ("APR") [1] for Retail Purchase	**34.97%** when you open your account and it will be reviewed from time to time. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer's account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges etc, except cash advance) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.
APR [1] for Cash Advance (**Not applicable** to Private Label Card)	**38.37%** when you open your account and it will be reviewed from time to time. For cash advances, an interest at the rate(s) applicable to the Customer's account will be calculated from the date of such advances to a date on which payment is received.
Past Due APR [1] (**Not applicable** to Visa Infinite Card, World Mastercard and Private Label Card)	Finance charges for retail purchase will be adjusted to **40.53%**, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer's credit card account twice or more in the past 6 months. Interest of cash advance will be adjusted to **44.62%**, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer's credit card account twice or more in the past 6 months. If there is no past due for 6 consecutive months, original rate will be charged effective after the Closing Date of the statement for the 6th month.
Interest Free Period	Up to 56 days
Minimum Payment Amount (**Not applicable** to World Mastercard, USD Visa Gold Card and Private Label Card)	The Minimum Payment Amount is HK$230 / CNY230 (subject to card type) or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).

Fees & Charges

Annual Fee

Visa Infinite Card / World Mastercard	Principal Card Supplementary Card	- **HK$6,000** - **HK$1,000**
Platinum Card	Principal Card Supplementary Card	- **HK$1,500** - **HK$750**
Gold Card	Principal Card Supplementary Card	- **HK$600** - **HK$300**
Classic Card	Principal Card Supplementary Card	- **HK$300** - **HK$150**
Renminbi Credit Card - Platinum Card	Principal Card Supplementary Card	- **CNY1,500** - **CNY750**
- Gold Card	Principal Card Supplementary Card	- **CNY600** - **CNY300**
- Classic Card	Principal Card Supplementary Card	- **CNY300** - **CNY150**
USD Visa Gold Card	Principal Card Supplementary Card	- **US$78** - **US$39**

Credit Card Key Facts Statement

Cash Advance Handling Fee (**Not applicable** to Private Label Card)	Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card	• **3.5%** of the cash advance amount **(minimum HK$100 / US$13)** per cash advance transaction
	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	• **3.5%** of the cash advance amount **(minimum CNY100)** per cash advance transaction
Foreign Currency Conversion Fee (**Not applicable** to Renminbi Credit Card and Private Label Card)	**1.95% / 1.2%** (only applicable to UnionPay Credit Card) of every transaction effected in currencies other than Hong Kong Dollars or US Dollars (only applicable to USD Visa Gold Card)	
Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars (**Not applicable** to UnionPay Credit Card and Renminbi Credit Card)	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.	
Late Charge	Visa Infinite Card / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of **HK$230** or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
	World Mastercard / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of **HK$230 / US$30** or an amount equal to the New Balance (whichever is lower) will be levied each time.
	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of **CNY230** or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Overlimit Fee	Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card	An overlimit fee of **HK$180 / US$23** per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK$180 / US$23 or above.
	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	An overlimit fee of **CNY180** per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
Paper Statement Service Annual Fee [(2)] (Effective from 1 July 2018)	Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Spending Card	**HK$20 / US$3** per account (for every 12 months period from July to June of the following year)
	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	**CNY20** per account (for every 12 months period from July to June of the following year)

Credit Card Key Facts Statement	
Returned Cheque / Autopay Reject Handling Fee	• A returned cheque / autopay reject handling fee of **HK$120 / CNY120 / US$16** (subject to card type) will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK$120 / CNY120 / US$16 (subject to card type). • Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.

Note:

(1) The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.

(2) A fee of HK$20 / US$3 / CNY20 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).

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