



恒生銀行 [商業銀行]
HANG SENG BANK [COMMERCIAL BANKING]



Hang Seng Commercial Card Benefits Directory





Contents

1. Important Points to Remember	Page 3
2. Customer Privileges	
• Better Business Expense Management	Page 4
• Financial Flexibility	Page 5
• Superior Privileges	Page 6
• Membership Rewards Programme	Page 8
• Comprehensive Protection	Page 9
3. Payment Methods	Page 10
4. Questions & Answers	Page 11
5. 24-hour Customer Service Hotlines	Page 12



Important Points to Remember

Keep Your Commercial Card and / or PIN to Yourself

Think of your Commercial Card and / or Personal Identification Number ("PIN") as cash, and keep it safely. You should:

- memorise your PIN and destroy your PIN advice at once
- keep your Commercial Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Commercial Card and / or your PIN
- not write down your PIN on the Commercial Card or on anything usually kept with the Commercial Card, or write down or record your PIN without disguising it
- check your Commercial Card periodically to ensure it is always in your possession
- change your PIN immediately and update your PIN through an ATM 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 / company information as your PIN is not recommended
- please kindly refer to the security advice provided by us from time to time

Please note that mobile phones are possible of malfunction of the Commercial Card's magnetic strip. Kindly avoid placing them together.

Attention: If your Commercial Card is lost or stolen or misused, your company is liable to Hang Seng Bank Limited ("Hang Seng") for all unauthorised Commercial Card transactions of up to HKD500 before Hang Seng is actually notified of such event. This limit is only applicable to losses directly related to the Commercial Card account and does not cover cash advances. Subject to applicable laws and regulations, however, your company will be liable for all cash advances, withdrawals, transfers and transactions (whether or not authorised) effected with the use of the PIN before Hang Seng is actually notified of the loss or theft or unauthorised disclosure of the PIN. Further, your company is liable for all unauthorised transactions if you and / or your company have / has acted fraudulently or with gross negligence or have / has failed to inform Hang Seng 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.

Report Lost of Commercial Card / PIN

Upon notice or suspicion that the Commercial Card / PIN has been 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 Hang Seng from time to time.

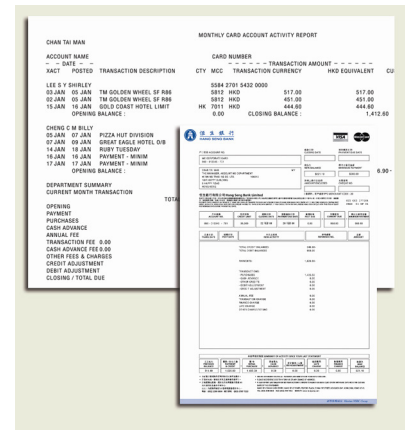


Customer Privileges

Better Business Expense Management

Benefits of Individual Statement plus Consolidated Statement¹

- Each cardholder of Commercial Card will receive an individual monthly statement with all transactions listed for easy verification.
- Your company will receive a consolidated monthly statement / monthly account summary report and monthly account activity report, clearly listing the expense items and transaction amount of all cards which provide an at-a-glance summary of the business spending.

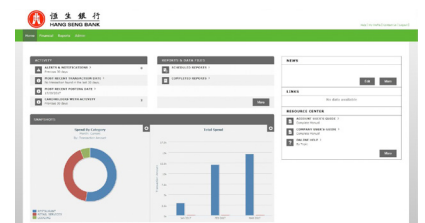


¹ The consolidated monthly statement only lists the total amount of expenditure of each Commercial Card but not individual expense items.

Mastercard 24-hour Online Financial Management Service

(Applicable to Commercial World Mastercard)

Through an unique ID and password, Commercial World Mastercard customer can access Mastercard smartdata.gen2 online. It offers an easy 24-hour access that allows you to review, download and manage the transaction information and spending reports of all Commercial World Mastercard online anywhere. This is a secure service that helps simplify expenses management and provides more control over costs and expenses.



Online Bill Payment Service

(Applicable to Visa Platinum Commercial Card / Commercial World Mastercard)

You can register Hang Seng Business e-Banking service. Customer can even enjoy Online Bill Payment service with up to 56-day interest-free repayment period.



Financial Flexibility

Alluring Privilege of up to 56-day Interest-free Repayment Period

You are entitled to an interest-free repayment period of up to 56 days, giving you extra financial flexibility.

Flexibility to Choose Partial or Full Payment

You may choose to make partial or full payment, or choose to pay the Minimum Payment Amount as printed on the monthly statement.

24-hour Worldwide Cash Advance Service³

You can make a cash advance of up to your available credit limit anytime at HSBC Group, Visa / PLUS (applicable to Visa Platinum Commercial Card) Mastercard / Cirrus (applicable to Commercial World Mastercard) or UnionPay (applicable to UnionPay RMB Diamond Commercial Card) ATM network around the world.



3 Only applicable to the Commercial Card authorised to has cash advance service.

A handling fee will be charged per transaction and the cash advance amount cannot exceed the available credit limit of the Commercial Card or the limit of ATM (whichever is lower). For details of the service and its charges, please visit hangseng.com/comcard_fee or call our 24-hour Customer Service Hotline (852) 2998 8222. Cardholders can activate / set overseas ATM cash withdrawal limit of Commercial Card account via ATM, Hang Seng Business e-Banking or 24-hour Customer Service Hotline (852) 2998 8222. If cardholders activate or set up the above limit through Hang Seng Business e-Banking, the cardholder must be the primary user of Hang Seng Business e-Banking or an authorised user of the respective Commercial Card account. For details, please visit hangseng.com/overseas_atm.



Superior Privileges

Airport Lounge Access⁴

(Applicable to UnionPay RMB Diamond Commercial Card)

Complimentary Access to LoungeKey Greater China Airport Lounge

International Medical and Travel Assistance^{5, 7}

(Applicable to UnionPay RMB Diamond Commercial Card)

Call the UnionPay concierge Direct Line (852) 2169 0108 to obtain medical advice, arrangement of hospital admission and clinic appointment.



24-hour Personal Assistant Service^{6, 7}

Customers can enjoy the 24-hour Personal Assistant Service including dining recommendations, air-ticket and hotel booking, transportation arrangements, translation services, emergency assistance and gift recommendations.

For Visa Platinum Commercial Card / Commercial World Mastercard: 24-hour Customer Service Hotline (852) 2998 8222. For UnionPay RMB Diamond Commercial Card: UnionPay Concierge Direct Line: (852) 2169 0108.

- 4 UnionPay Commercial Card Cardholder may enjoy 3 times complimentary airport lounge by spending over HKD/MOP 12,000 within two consecutive months. For details, terms and conditions, please visit <https://premium.unionpayintl.com/hk/diamond/index.html#home>.
- 5 The International Medical and Travel Assistance Services and its information are provided by UnionPay or other third party service providers and Hang Seng assumes no responsibilities for such service and information.
- 6 The 24-hour Personal Assistant Service and its information are provided by Visa / Mastercard International / UnionPay / other third party service providers and Hang Seng assumes no responsibilities for such service and information.
- 7 Customer agrees to be bound by the terms and conditions for the services provided by Visa / Mastercard International / UnionPay / other third party service providers which may be amended from time to time. For any claims, disputes and complaints regarding such services and information, customer should refer directly to Visa / Mastercard International / UnionPay / other third party service providers. Customers may need to provide personal data or other information to Visa / Mastercard International / UnionPay / other third party service providers for the purpose of provision of the service to customer. In case the provision of any such service incurs any charges (including but not limited to any applicable local tax or any commission payable to any agent), the customers shall be responsible for such charges.



Company Logo printed on Card⁸

(Applicable to Visa Platinum Commercial Card / Commercial World Mastercard)

To reflect your company's distinct identity, company logo can be printed on the card front.



⁸ Annual administration fee will be charged for each Visa Platinum Commercial Card / Commercial World Mastercard with company logo printed thereon. For details of the service and its charges, please visit hangseng.com/comcard_fee or call our 24-hour Customer Service Hotline (852) 2998 8222.

Membership Rewards Programme⁹

+FUN Dollars Reward

(Applicable to Visa Platinum Commercial Card / Commercial World Mastercard)

- For every HKD250 retail spending made with your Visa Platinum Commercial Card / Commercial World Mastercard, you can earn \$1 +FUN Dollar, Customers can even earn 0.8% +FUN Dollar rebate on foreign currency transaction. +FUN Dollars can be used as instant cash at thousands of designated merchant outlets throughout Hong Kong or to redeem gifts or cash coupons online at the +FUN Dollars Gift Parade of hangseng.com.



Merchant Dollars Reward

Visa Platinum Commercial Card / Commercial World Mastercard customer can earn Merchant Dollars of the specific merchant on top of +FUN Dollars for every spending at the Merchant Dollars Designated Merchants.



- Please visit hangseng.com/cashmerc for details and the information of +FUN Dollars / Merchant Dollars designated merchants .
- +FUN Dollars and / or Merchant Dollars accumulated from your last Commercial Card annual renewal month to the next annual renewal month will be valid for 15 months.
- Balance of +FUN Dollars / Merchant Dollars can be enquired in any of the following ways:

	+FUN Dollars	Merchant Dollars
24-hour Customer Service Hotline (852)2998 8222	✓	
Hang Seng Business e-Banking	✓	
Commercial Card monthly statement	✓	✓
Sales slips issued at designated merchants	✓	✓

Cash Rebate

(Applicable to UnionPay RMB Diamond Commercial Card)

- For every CNY250 retail spending made with UnionPay RMB Diamond Commercial Card, you can earn CNY1 Cash Rebate.
- Cash Rebate will be credited to the card account on every Statement End Date.

9 For details, terms and conditions of the Membership Rewards Programme, please visit hangseng.com/loyalty_tc.



Comprehensive Protection

Free Travel Insurance up to USD100,000

(Applicable to Commercial World Mastercard)



The complimentary travel insurance service provides protection for you and your spouse and children* according to the following table:

Travel Insurance Coverage	Maximum Benefit Amount
Travel Medical Benefits <ul style="list-style-type: none"> – Medical Expenses (Injury or Sickness) – Emergency Medical Evacuation/Return of Mortal Remains – Daily In-Hospital Cash Benefit (min 3 days, max 15 days) – Overseas Quarantine Allowance (max 14 days) 	Up to USD100,000 Up to USD100,000 USD 100 per Day USD 100 per Day
Trip Inconvenience Protection <ul style="list-style-type: none"> – Trip Cancellation – Trip Curtailment – Trip Postponement – Trip Delay – Missed Connection 	Up to USD1,000 Up to USD1,000 Up to USD1,000 For delays in excess of 4 hours, up to USD100 Up to USD100
Baggage Protection <ul style="list-style-type: none"> – Personal Baggage including Laptop Computer – Common Carrier Baggage Delay 	Up to USD1,000, subject to a single item max limit of USD 625 For delays in excess of 4 hours, USD100
Assistance Department Services	Included

* Sub-limits apply for Spouse and Children on all Travel Insurance Coverage benefits listed above. The sub-limit for Spouse and Children is equivalent to 50% of all Travel Insurance Coverage benefits.

Eligible cardholder is required to complete the Travel Insurance Benefit Registration via <https://hk.mycardbenefits.com/> prior to the commencement of your trip and make entire payment on Common Carrier fares with Hang Seng Commercial World Mastercard. Commencing within 12 months from the registration date, you will receive the free travel insurance from the departure date to the return date as shown on the ticket purchased and subject to a maximum of 180 days. For one-way trip, coverage will be from the departure date up to a maximum of 7 days.

10. Payment of claims will be made in local currency where required by law using the official Foreign Exchange Rates published on the date Claim payment is made. The scope of coverage, exclusions, indemnity limits and compensation are subject to the detailed terms and conditions of the insurance policy provided by Mastercard. Please call AIG Asia Pacific Insurance Pte Ltd customer service hotline +65 6419 1667 for enquiry. You can now make online claims via <https://hk.mycardbenefits.com> seamlessly.



Payment Methods

Payment Channel	HKD Commercial World Mastercard / HKD Visa Commercial Card	UnionPay RMB Diamond Commercial Card
Payment by Phone Service (PPS)	✓	
Payment by Faster Payment System (FPS)	✓	✓
Hang Seng / HSBC Group ATM in Hong Kong	✓	
Quick Cash Deposit Machine / Quick Cheque Deposit Machine	✓	
Autopay	✓	✓ ¹¹
Cheque by Mail	✓	✓ ¹²
Counter at Branch ¹³	✓	✓
Hang Seng Business e-Banking	✓	✓

11 Only applicable to autopay by debiting Hang Seng Renminbi account.

12 Only Renminbi cheque drawn on bank in Hong Kong is accepted.

13 Handling fee will be charged for payment over the counter at branch. For details, please visit hangseng.com/comcard_fee or call the 24-hour Customer Service Hotline (852) 2998 8222.



Questions & Answers

1 What are the procedures for cancelling my Commercial Card?

You may cancel or suspend the Commercial Card at any time by giving written notice to Hang Seng and returning the Commercial Card which must be destroyed by cutting it in a half vertically through the embossed card number. However, your company is still liable for any payment and cash advance arising from the use of the card until the card has been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to lost card. Please notify your company after the cancellation of your Commercial Card.

2 How do I suspend PIN services?

You may suspend the PIN services by giving written notice to Hang Seng. If the PIN is disclosed or suspected to have been disclosed to any other person, you can either change the PIN immediately at any local ATMs of Hang Seng or HSBC Group or report the incident directly to Hang Seng to stop the use of the card. Please notify your company after PIN services suspension.

3 How do I report the loss of my Commercial Card or PIN?

You and / or your company must as soon as reasonably practicable report it to Hang Seng through the **24-hour Report Lost Card Hotline (852)2836 0838**. Please do not report the loss or theft by fax. Hang Seng will act on the telephone notification provided that your and / or your company's identity can be recognized. At the request of Hang Seng, you and / or your company should confirm in writing the details of the telephone notification. Hang Seng reserves its right to issue a replacement card and / or a new PIN. Please notify your company if you have reported loss of your Commercial Card / PIN.

4 Can I increase my Commercial Card credit limit or apply / withdraw the cash advance facility?

You can download the Services Amendment Form from hangseng.com, then complete and sign on the form and mail to "P.O. Box 74147, Kowloon Central Post Office" or submit it to any of Hang Seng Business Banking Centre or branch.



5 What should I do if I discover any errors on my monthly statement?

In the event of any errors like unauthorised use of the Commercial Card or dispute regarding statement discrepancies, you and / or your company can report it by fax to (852)2787 7222 or by mail to "P.O. Box 74147, Kowloon Central Post Office", within 60 days of the statement date or call the **24-hour Customer Service Hotline (852)2998 8222**. Hang Seng reserves the right to regard the statement as conclusive should you and / or your company fail to contact Hang Seng within the specified period. The above error / dispute resolution procedures are also applicable to complaints against merchant outlets arising from the use of the Commercial Card or the reporting of unauthorised transactions.

6 What are the annual fee, finance charge and exchange rate of foreign currency transaction for my Commercial Card?

For details, you can visit hangseng.com/comcard_fee or pick up the Commercial Card Key Facts Statement of relevant credit card services at any Hang Seng Business Banking Centre or branch or contact our **24-hour Customer Service Hotline (852) 2998 8222**.

7 What should I do if I want to cancel the recurring payment instructions?

If you want to cancel recurring payment instructions, such as mobile phone monthly service fee, you may contact the relevant merchants to take necessary action accordingly.

8 Can I amend / apply other Commercial Card Services (such as setting for Printing of Company Logo on Card, Change of Mastercard Smartdata.gen2 Service)?

You can download the Services Amendment Form from hangseng.com, then complete and sign on the form and mail to "P.O. Box 74147, Kowloon Central Post Office" or submit it to any of Hang Seng Business Banking Centre or branch.

24-hour Customer Service Hotline

No matter you are in Hong Kong or overseas, you can manage your Commercial Card account and enjoy free assistance and concierge service through the **24-hour Customer Service Hotline (852) 2998 8222**.

If you are located overseas, you can call the hotline through a toll-free international call operator to connect to Hang Seng Card Centre for assistance.

To borrow or not to borrow? Borrow only if you can repay!