

Website FAQ (EN) as of 1 August

1. When did the JC Dollars programme end?

The JC Dollars programme ended on 31 July 2024.

2. Did my JC Dollars balance expire after the JC Dollars Programme ended?

No. The earned JC Dollars remained available in your account for a validity of up to 24 months, subject to the earn date of the respective JC Dollars.

3. Were the JC Dollars converted into Extra +FUN Dollars?

No. The JC Dollars balance in your account was not converted into +FUN Dollars.

4. How could you check your JC Dollars balance?

Members could enquire about their JC Dollars by:

- (i) Logging on to Hang Seng Personal e-Banking (Entering "Account Overview" → Selecting the credit card account → Clicking "Reward Balance")
- (ii) Referring to the monthly statement of HKJC Membership Card
- (iii) Enquiring through swiping the card on POS terminals at the designated Club outlets
- (iv) Referring to the sales slips issued by the designated Club outlets after JC Dollars / +FUN Dollars redemption
- (v) Calling the HKJC Membership card 24-Hour Customer Service Hotline at 2998 8833 (Pressing "8" and then "8" after selecting language to contact customer service representative)

5. How can I use the JC Dollar balance?

JC Dollars balance in the HKJC Membership Mastercard account can be used as cash for transactions at designated HKJC outlets. Simply indicate that you will use JC Dollars before payment, and the arrangement will be made for you.

6. What is the Year-round Extra +FUN Dollars Programme?

Effective from 1 Aug 2024 ("Effective Date"), the JC Dollars Programme was superseded by the Year-round Extra +FUN Dollars Promotion. For every HK\$250 spending using the HKJC Membership Mastercard at the HKJC designated outlets, Members can earn \$1 Extra +FUN Dollars. This on top of the current Hang Seng Credit Card +FUN Dollars (basic +FUN Dollars) earned, which meant double rewards.

How to use:

+FUN Dollars is a reward dollar for Hang Seng Credit Card that can be used as instant cash at designated HKJC outlets at checkout and at thousands of designated +FUN Dollars merchant outlets throughout Hong Kong. You may also use +FUN Dollars to redeem gifts or cash coupons online via hangseng.com/giftparade. List of eligible merchants are displayed on Hang Seng website.

7. What is the difference between basic +FUN Dollars and the Extra +FUN Dollars?

Extra +FUN Dollars can be earned for every HK\$250 spent with the HKJC Membership Platinum /Gold Mastercard or The Racing Club Membership Card at designated HKJC outlets.

Basic +FUN Dollar can be earned for every HK\$250 spent with the HKJC Membership Platinum / Gold Mastercard or The Racing Club Membership Card within +FUN Dollars network inside and outside of HKJC premises.

Both Basic +FUN Dollars and Extra +FUN Dollars can be used as cash at designated HKJC outlets or at over 150,000 +FUN Spots throughout online or offline.

8. What are the benefits for Members with this change?

In addition to being able to redeem the reward dollars at the designated HKJC outlets, Members can now benefit from an extensive network of thousands of +FUN Dollars merchant outlets throughout Hong Kong where the +FUN Dollars earned can be used.

9. How to earn the Extra +FUN Dollars?

For every HKD250 spending with your HKJC Membership Platinum / Gold Mastercard or The Racing Club Membership Card at the designated HKJC outlets, you can earn \$1 basic +FUN Dollar plus \$1 Extra +FUN Dollar, a total of \$2 +FUN Dollars.

10. Who are eligible for the Extra +FUN Dollars Programme?

Cardholders of The Hong Kong Jockey Club Platinum / Gold Mastercard and The Racing Club Mastercard are eligible for the Extra +FUN Dollars programme.

Members with the following card types are eligible to participate in the Extra +Fun Dollars programme:

Card Type	Earn & Redeem \$1 Basic +FUN Dollar plus \$1 Extra +FUN Dollar
1. HKJC Membership Mastercard Principal Card	Yes
2. HKJC Membership Private Label Card Principal Card	No
3. HKJC Membership Mastercard Supplementary Card (shared credit limit with Principal Mastercard)	Yes (share the same +FUN Dollars pool as Principal Card a/c)
4. HKJC Membership Mastercard Supplementary Card (with separate credit limit)	Yes (separate +FUN Dollars pool from Principal Card a/c)

5.	HKJC Membership Private Label Card Supplementary Card (linked with a Principal Mastercard)	Yes (share the same +FUN Dollars pool as Principal Card a/c)
6.	HKJC Membership Private Label Card Supplementary Card (linked with a Principal Private Label Card)	No
7.	The Racing Club Mastercard Principal Card	Yes
8.	The Racing Club Mastercard Supplementary Card	Yes

11. When will the extra +FUN Dollars be credited to my account?

The Extra +FUN Dollars will be credited to customer's account within 6 - 8 weeks after the transactions.

12. How to use +FUN Dollars as cash at the designated HKJC outlets?

+FUN Dollar can be earned and used as instant cash at designated HKJC outlets at checkout. Simply indicate that you will use +FUN Dollar before bill settlement, we will make the arrangement for you.

If Members have both JC Dollars and +FUN Dollars in their account, JC Dollars will be deducted first, followed by +FUN Dollars until the spending amount is fully settled. If the sum of the cumulative JC Dollars and +FUN Dollars is not sufficient to settle the bill, the remaining amount will be charged to the HKJC Membership Mastercard. Members cannot select to use JC Dollars or +Fun Dollars only and cannot designate a specific deduction amount or deduction sequence of JC Dollars or +Fun Dollars.

Example: Assume the Member has a balance of \$300 JC Dollars & \$200 +Fun Dollars respectively in his Membership Card account:

E.g.	Spending at the designated JC outlet	JC Dollars will be deducted first	then +FUN Dollars will be deducted	Net Card Spending
1.	HK\$200	- \$200 JC Dollars (remaining balance \$100JC Dollars)	- \$0 +FUN Dollars (remaining balance \$200 +FUN Dollars)	= HK\$0
2.	HK\$500	- \$300 JC Dollars (use up all the JC Dollars balance)	- \$200 +FUN Dollars (remaining balance \$0 +FUN Dollars)	= HK\$0
3.	HK\$1000	- \$300 JC Dollars (use up all the JC Dollars balance)	- \$200 +FUN Dollars (use up all the +FUN Dollars balance)	= HK\$500 * (remaining balance to be settled by Membership Mastercard)

13. Can I choose the reward amounts to be used or the sequence of rewards to be deducted?

You cannot select a specific deduction amount and deduction sequence of JC Dollars or +FUN Dollars.

14. What's the redemption conversion ratio of JC Dollars / +FUN Dollars?

\$1 JCD / +FUN Dollar = HKD1

15. What's the validity of +FUN Dollars?

+FUN Dollars are valid for up to 24 months.

16. What's the difference between JC Dollars and +FUN Dollars?

JC Dollars can only be used at designated HKJC outlets, while +FUN Dollars can be used at both designated HKJC outlets and thousands of designated +FUN Dollars merchant outlets throughout Hong Kong. Members may also use +FUN Dollars to redeem gifts or cash coupons online via hangseng.com/giftparade.

17. Can I earn and use JC Dollars and +FUN Dollars with my HKJC Membership Private Label Card Principal card / Supplementary card?

For details, please refer to the question 11 "**Which card types are eligible for the extra +FUN Dollars programme?**"

18. Can I accumulate several transactions to earn +FUN Dollars?

No. Members can earn +FUN Dollars for every single net transaction of HK\$250 or above, but transactions below HK\$250 will not be taken into account.

19. I've performed eligible transactions on 31 Jul 2024. Why were JC Dollars not rewarded to me?

Rewards are calculated based on eligible transactions posted to the Mastercard account within each calendar month. If the transaction is performed on or before 31 July but posted after 31 July, +FUN Dollars will be issued within 6-8 weeks from the transaction date to your account.

20. Hang Seng account related enquiries / other enquiries:

For details, please call the HKJC Membership Card 24-hour Customer Service Hotline at 2998 8833 (press "8" and then "2" after selecting language to contact Hang Seng's customer service representative).

21. Is there a minimum spending or limit on the amount of JC Dollars and/or +FUN Dollars that can be used in one transaction?

No.

22. Can I specify how much JC Dollars or +FUN Dollars to use in a transaction?

No. If Members use JC Dollars and +FUN Dollars for transactions, the system will automatically deduct JC Dollars first, followed by +FUN Dollars until the spending amount is fully settled. Members cannot designate a specific deduction amount or deduction sequence of JC Dollars or +FUN Dollars.

23. Can I use JC Dollars and +FUN Dollars concurrently with other promotions, e.g. the birthday programme?

Yes.

24. Can I use JC Dollars outside of the Club?

No. JC Dollars can only be used at designated HKJC outlets.

25. Can I convert my JC Dollars into +FUN Dollars? Or vice versa?

No. JC Dollars and +FUN Dollars are not interchangeable.

26. Can I exchange my JC Dollars or +FUN Dollars for cash?

No. JC Dollars or +FUN Dollars cannot be exchanged for cash.

27. Can I earn JC Dollars or +FUN Dollars through transactions involving late cancellation or no-show booking charges?

No.

28. If I forget to use my JC Dollars and/or +FUN Dollars to settle my bill, can I request for an adjustment at a later date?

No. JC Dollars and +FUN Dollars can only be used during the time of the transaction. No manual adjustments can be made afterwards.