

恒生優進理財 X MoneyHero 學生獎賞(「學生優惠」)之條款及細則：

一般條款及細則：

1. 除另有註明外，恒生優進理財 X MoneyHero 獎賞(「優惠」)之推廣期為2024年8月13日至2024年9月9日，包括首尾兩天(「推廣期」)。
2. 本優惠由恒生銀行有限公司(「恒生」)及 MoneyHero Global Limited(「MoneyHero」)共同主辦。
3. 除另有特別註明外，每位合資格客戶只可獲享各項優惠一次。有關優惠並不可與恒生其他同類型產品推廣優惠同時使用。
4. 除客戶、恒生(包括其繼承人及受讓人)及 MoneyHero(包括其繼承人及受讓人)以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
5. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
6. 本條款及細則受現行監管規定約束。
7. 優惠須受本條款及細則及 MoneyHero 的其他條款及細則約束。
8. 恒生及 MoneyHero 保留隨時更改或終止以上優惠及不時修訂本條款及細則之權利，並不另行通知。如有任何爭議，恒生及 MoneyHero 的決定為最終決定。

恒生優進理財 X MoneyHero 學生獎賞(「學生優惠」)

1. 除另有註明外，優惠只適用於推廣期內，符合指定開戶條件及於本行記錄中職業狀況為「學生」，並於恒生個人流動理財服務應用程式全新開立優進理財之綜合戶口(「優進理財」)之個人客戶(「合資格客戶」)。合資格客戶不包括：
 - i. 現時單名或聯名持有優進理財之客戶；或
 - ii. 於開戶月起前十二個月曾經持有單名或聯名優進理財之客戶；或
 - iii. 於任何期間被結束任何戶口之客戶。
2. 「全新客戶」指合資格客戶，但不包括：
 - i. 現有客戶於恒生持有任何港幣/外幣之儲蓄、往來、定期存款戶口或綜合戶口(包括優越理財、優進理財及任何綜合戶口)(「現有客戶」)；或
 - ii. 於開戶月起前十二個月曾經持有上述戶口之客戶；或
 - iii. 於任何期間被結束上述戶口之客戶。
3. 如合資格客戶於推廣期內開立/提升至多於一個優進理財(包括以單名或聯名持有優進理財之客戶)，恒生將以較先開立/提升之戶口為準，並以該戶口計算所得之優惠。
4. 如有關優進理財為聯名戶口，獎賞只適用於第一戶口持有人。
5. 是次推廣活動不適用於公司客戶。
6. 如有任何爭議，將以恒生之紀錄為準。

優惠	指定銀行服務	獎賞
一	用 MoneyHero 指定推廣編號(「HS009」)於恒生 Mobile App 成功開立 Preferred Banking 戶口，並接收市場推廣推送通知	面值港幣 200 元 蘋果禮品卡 或惠康超市禮券
二	用 MoneyHero 指定推廣編號(「HS009」)於恒生 Mobile App 成功開立 Preferred Banking 戶口，並接收市場推廣推送通知，及於開戶後七日內存入港幣 200 至全新優進理財戶口，並維持存款十日	面值港幣 200 元 蘋果禮品卡 或惠康超市禮券

7. 就優惠一，新客戶於推廣期內以 MoneyHero 指定推廣碼「HS009」及經 Hang Seng Mobile App 成功開立恒生優進理財戶口，並接收市場推廣推送通知，於限期前獲批核及於 2024 年 9 月 9 日或之前成功遞交獎賞換領表格，即可獲贈面值 HK\$200 蘋果禮品卡或面值 HK\$200 之惠康超市禮券。
 - i. 合資格客戶必須於 2024 年 10 月 31 日仍然持有優進理財戶口，並仍然為接收市場推廣推送通知，否則，他/她應視為已失去獲贈獎賞之權利。恒生將根據恒生持有的市場推廣意願紀錄以確定合資格客戶獲得優惠一獎賞的資格。恒生的紀錄將為最終及決定性的。
 - ii. 有關獎賞發放詳情，請瀏覽 MoneyHero 網站：
<https://support.moneyhero.com.hk/hc/zh-tw/articles/34527672807321--MoneyHero-Hang-Seng-Preferred-Banking-Account-蘋果禮品卡-惠康超市禮券-之推廣條款及細則>
8. 就優惠二，新客戶於推廣期內以 MoneyHero 指定推廣碼「HS009」及經 Hang Seng Mobile App 成功開立恒生優進理財戶口，並接收市場推廣推送通知，於限期前獲批核及於 2024 年 9 月 9 日或之前成功遞交獎賞換領表格，及於開戶後七日內存入港幣 200 至全新優進理財戶口，並維持存款十日，即可獲贈面值 HK\$200 蘋果禮品卡或面值 HK\$200 之惠康超市禮券。
 - i. 合資格客戶必須於 2024 年 10 月 31 日仍然持有優進理財戶口，並仍然為接收市場推廣推送通知，否則，他/她應視為已失去獲贈獎賞之權利。恒生將根據恒生持有的市場推廣意願紀錄以確定合資格客戶獲得優惠二獎賞的資格。恒生的紀錄將為最終及決定性的。
 - ii. 有關獎賞發放詳情，請請瀏覽 MoneyHero 網站：
<https://support.moneyhero.com.hk/hc/zh-tw/articles/34527672807321--MoneyHero-Hang-Seng-Preferred-Banking-Account-蘋果禮品卡-惠康超市禮券-之推廣條款及細則>
9. 每位全新客戶於推廣期內只可獲享本優惠一次，有關優惠並不可與恒生優進理財迎新優惠推廣之獎賞一及獎賞二同時享用。有關恒生優進理財迎新優惠推廣之推廣詳情，請瀏覽 hangseng.com/prfpromo。
10. 客戶參加本優惠，即表示其接受並同意受本條款及細則約束並以及 MoneyHero 可能規定的其他條款及細則。
11. 如果客戶違反本條款及細則或以違法、欺詐或濫用行為獲取及/或使用電子現金券，或者如果任何客戶做出影響其他客戶公平參與本優惠的行為，MoneyHero 及恒生保留立即取消該客戶參與本優惠及/或獲取(如獲得)電子現金券的資格而無需事先通知的權利。
12. 除特別註明外，優惠不可與其他恒生推廣優惠或折扣同時使用，亦不能轉讓、兌換現金或其他貨品。

Terms and Conditions for Hang Seng Preferred Banking X MoneyHero Student Rewards (“Student Offer”)

General Terms and Conditions:

1. Unless otherwise specified, the promotion period of Hang Seng Preferred Banking X MoneyHero Rewards is from 13 August 2024 to 9 September 2024, both dates inclusive (“Promotion Period”).
2. This offer is jointly offered by Hang Seng Bank Limited (“the Bank”) and MoneyHero Global Limited (MoneyHero).
3. Each Eligible Customer can only enjoy the offers once unless otherwise specified. The offers cannot be used in conjunction with other promotional offers of the same product offered by the Bank. If there is any inconsistency between the terms and conditions of the relevant products/services and these terms and conditions, these terms and conditions shall prevail. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.
4. No person other than the Customer, the Bank (which includes its successors and assigns) and MoneyHero 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.
5. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. These terms and conditions are subject to prevailing regulatory requirements.
7. These terms and conditions and MoneyHero’s other terms and conditions apply to the offers.
8. The Bank and MoneyHero reserves the right to suspend, vary or terminate this promotion and the related offers and to amend these terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank and MoneyHero shall be final.

Hang Seng Preferred Banking X MoneyHero Student Rewards (“Student Offer”)

1. Unless otherwise specified, this offer is only applicable to personal customers who meet the account opening requirements, maintain their occupation status as “Students” in the Bank’s record, and have newly opened Integrated Account of Preferred Banking (“Preferred Banking”) at the Bank branches or through digital channels (including Hang Seng Personal Banking mobile app and Hang Seng Personal e-Banking) or phone banking hotline during the Promotion Period (the “Eligible Customers”). The Eligible Customers exclude:
 - i. existing customers who are holding sole-named or joint-named Preferred Banking; or
 - ii. customers who have ever held any sole-named or joint-named Preferred Banking with the Bank in the previous 12 months prior to the account opening month; or
 - iii. customers whose accounts have been terminated in any period
2. “New Customer(s)” mentioned herein refers to the Eligible Customers, who are not:
 - i. existing customers who are holding any Hong Kong Dollars/Foreign Currency savings, current, time deposit accounts or any Integrated Accounts at the Bank (including Prestige Banking, Preferred Banking and any other Integrated Account) (the “Existing Customer(s)”), or
 - ii. customers who have ever held any of the above accounts with the Bank in the previous 12 months prior to the account opening month, or
 - iii. customers whose accounts mentioned above have been terminated in any period.
3. If an Eligible Customer open/ upgrade to more than one Preferred Banking during the Promotion Period (including the sole-named or joint-named Preferred Banking), entitlement to the offer will be based on the earliest account opening/ upgrading date.
4. In case the relevant Preferred Banking is a joint-named account, only the primary account holder can enjoy the offers.
5. The offers are not applicable to commercial customers.

6. In case of any disputes, the Bank's records shall be final and conclusive.

Reward	Designated Banking Services	Rewards
Reward 1	Input MoneyHero promo code "HS009" to open Preferred Banking account successfully via Hang Seng Mobile App and Opt-in for Marketing push notification	HKD200 Apple Gift Card or HKD200 Wellcome Shopping Voucher
Reward 2	Input MoneyHero promo code "HS009" to open Preferred Banking account successfully via Hang Seng Mobile App and Opt-in for Marketing push notification. Fund-in HK\$200 to newly opened Preferred Banking Account within 7 days and maintain the designated amount for 10 days.	HKD200 Apple Gift Card or HKD200 Wellcome Shopping Voucher

7. For Reward 1, New customers need input MoneyHero promo code "HS009" to open Preferred Banking account successfully via Hang Seng Mobile App and Opt-in for Marketing push notification. The Preferred banking account has to be approved and successfully submit the Reward Form on or before 9 September 2024 to get a HK\$200 Apple Gift Card or a HK\$200 Wellcome Shopping Voucher.
- The Eligible Customer must still hold the new Preferred banking account, and Marketing Preferences must still be maintained as "Opt-in for Marketing push notification" until 31 October 2024, otherwise he/she shall be deemed to have forfeited his/her right to receive the reward. The Bank will determine the eligibility of the Eligible Customer of reward 1 based on the record of their Marketing Preferences record held by the Bank. The Bank's records shall be final and conclusive.
 - For reward distribution details, please visit the MoneyHero website:
<https://support.moneyhero.com.hk/hc/zh-tw/articles/34527672807321--MoneyHero-Hang-Seng-Preferred-Banking-Account-蘋果禮品卡-惠康超市禮券-之推廣條款及細則>
8. For Reward 2, New customers need input MoneyHero promo code "HS009" to open Preferred Banking account successfully via Hang Seng Mobile App and Opt-in for Marketing push notification. The Preferred banking account has to be approved and successfully submit the reward redemption form on or before 9 September 2024. Fund-in HK\$200 to newly opened Preferred Banking Account within 7 days and maintain the designated amount for 10 days to get a HK\$200 Apple Gift Card or a HK\$200 Wellcome Shopping Voucher.
- The Eligible Customer must still hold the new Preferred banking account, and Marketing Preferences must still be maintained as "Opt-in for Marketing push notification" until 31 October 2024, otherwise he/she shall be deemed to have forfeited his/her right to receive the reward. The Bank will determine the eligibility of the Eligible Customer of reward 1 based on the record of their Marketing Preferences record held by the Bank. The Bank's records shall be final and conclusive.
 - For reward distribution details, please visit the MoneyHero website:
<https://support.moneyhero.com.hk/hc/zh-tw/articles/34527672807321--MoneyHero-Hang-Seng-Preferred-Banking-Account-蘋果禮品卡-惠康超市禮券-之推廣條款及細則>
9. Each new customer can only enjoy this offer once during the promotion period. This offer cannot be enjoyed at the same time as Reward 1 and Reward 2 of the Hang Seng Preferred Banking Welcome Offer Promotion. For promotion details of the Hang Seng Preferred Banking welcome offer promotion, please visit hangseng.com/prfpromo.
10. By participating in this offer, the customer accepts and agrees to be bound by these terms and conditions and other terms and conditions that MoneyHero may stipulate.
11. If a customer violates these terms and conditions or obtains and/or uses e- vouchers in illegal, fraudulent or abusive ways, or if any customer takes actions that affect other customers' fair participation in this offer, MoneyHero and the Bank reserve the right to immediately cancel the customer's right to participate in this offer and/or to obtain (if obtained) the e-voucher without prior notification.
12. Unless otherwise specified, the offer cannot be used in conjunction with other Hang Seng promotional offers or discounts, and cannot be transferred or exchanged for cash or other goods.