

## 恒生優進理財迎新優惠推廣(2024年4月-6月) – 條款及細則

### 一般條款及細則：

- a. 除另有註明外，恒生優進理財迎新優惠推廣之推廣期為2024年4月15日至2024年6月30日，包括首尾兩天（「推廣期」）。
- b. 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銀行有限公司（「本行」）其他同類型產品推廣優惠同時使用。
- c. 本行保留權利隨時暫停、更改或終止是次推廣及有關優惠，及不時修訂有關條款及細則，而無須另行通知。本行對是次推廣及有關優惠之所有事宜均有最終決定權，並對所有人士具約束力。是次推廣優惠須受有關產品 / 服務之條款及細則約束。如有關產品 / 服務之條款及細則與本條款及細則有任何歧異，概以本條款及細則為準。如上述條款及細則之中、英文文本有任何歧異，概以英文本為準。
- d. 除客戶及本行（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。
- e. 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。
- f. 本條款及細則受現行監管規定約束。

### 優進理財迎新獎賞：

- a. 除另有註明外，優進理財迎新獎賞只適用於推廣期內，符合指定開戶條件，並於本行分行或透過電子渠道（包括恒生個人流動理財服務應用程式及恒生個人 e-Banking）或電話理財熱線全新開立 / 提升至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：
  1. 現時單名或聯名持有優進理財之客戶；或
  2. 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
  3. 於任何期間被結束任何戶口之客戶。
- b. 「全新客戶」指合資格客戶，但不包括：
  1. 現有客戶於本行持有任何港幣 / 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
  2. 於開戶月起前十二個月曾經持有上述戶口之客戶；或
  3. 於任何期間被結束上述戶口之客戶。
- c. 「提升客戶」指現有客戶，但不包括：
  1. 現時單名或聯名持有優進理財之客戶；或
  2. 於開戶月起前十二個月曾經持有單名或聯名持有優進理財之客戶；或
  3. 於任何期間被結束任何戶口之客戶。
- d. 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），本行將以較先開立 / 提升之戶口為準，並以該戶口計算所得之優惠。
- e. 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。
- f. 是次推廣活動不適用於公司客戶。
- g. 如有任何爭議，將以本行之紀錄為準。

**優進理財迎新獎賞：**

	指定銀行服務	獎賞
獎賞一	用恒生 Mobile App 成功開立/ 提升至 Preferred Banking 戶口，並更新接收市場推廣意願	港幣 100 HKTVmall 電子禮券
獎賞二	全新 Preferred Banking 客戶連續於開戶後首兩個月透過恒生個人 e-Banking 成功繳付兩項賬單	港幣 100 HKTVmall 電子禮券
獎賞三	全新 Preferred Banking 客戶成功申請及獲批核恒生 MMPOWER World Mastercard®或大學/大專聯營信用卡或 Travel+ Visa Signature 信用卡	\$100 +FUN Dollars

- a. 就獎賞一，合資格客戶用恒生 Mobile App 成功開立或提升至 Preferred Banking 戶口，並更新接收市場推廣意願為「接收所有市場推廣渠」(包括電子郵件、流動電話短訊、郵件、電話渠道或市場推廣推送通知)可獲有關之獎賞。
- 本行將於 2024 年 11 月 30 日或以前發放流動電話短訊予合資格客戶於本行登記有效之香港流動電話號碼，通知獲得港幣 100 HKTVmall 電子禮券(「電子禮券」)。為確保合資格客戶收到由本行發出有關獎賞的流動電話短訊，合資格客戶必須已於本行登記有效之香港流動電話號碼，否則將視作自動放棄電子禮券，其得獎資格將會被取消而不作另行通知。
  - 於存入獎賞一獎賞時，合資格客戶必須仍然持有優進理財戶口，並「市場推廣意願」選擇仍然為「接收所有市場推廣渠道」，否則，他/她應視為已失去獲贈獎賞之權利。
  - 本行將根據本行持有的市場推廣意願紀錄以確定合資格客戶獲得獎賞一獎賞的資格。本行的紀錄將為最終及決定性的。
  - 每位合資格客戶於推廣期內只可獲獎賞一獎賞一次，並不可與本行其他同類型產品推廣及優惠同時享用。
- b. 就獎賞二，全新客戶連續於開戶後首兩個月(「指定月份」)透過恒生個人 e-Banking 每月成功繳付一項賬單(合共兩項賬單)可獲有關之獎賞。
- 本行將於 2024 年 11 月 30 日或以前發放流動電話短訊予全新客戶於本行登記有效之香港流動電話號碼，通知獲得港幣 100 HKTVmall 電子禮券(「電子禮券」)。為確保全新客戶收到由本行發出有關獎賞的流動電話短訊，全新客戶必須已於本行登記有效之香港流動電話號碼，否則將視作自動放棄電子禮券，其得獎資格將會被取消而不作另行通知。

全新開立優進理財戶口期間	指定月份
2024 年 4 月	2024 年 5 月及 6 月
2024 年 5 月	2024 年 6 月及 7 月
2024 年 6 月	2024 年 7 月及 8 月

- 於存入獎賞二獎賞時，全新客戶必須仍然持有全新優進理財戶口，否則，他/她應視為已失去獲贈獎賞之權利。
- 本行將根據本行持有的本行持有的網上繳賬交易以確定全新客戶獲得獎賞二獎賞的資格。本行的紀錄將為最終及決定性的。
- 每位全新客戶於推廣期內只可獲獎賞二獎賞一次，並不可與本行其他同類型產品推廣及優惠同時享用。

- v. 網上繳賬服務須受有關條款約束。有關服務之條款及繳付賬單商戶名單，可瀏覽本行網頁(個人理財>銀行服務>付款服務及其他服務>網上繳賬)。
- c. 獎賞三只適用於全新客戶於推廣期內全新開立綜合戶口之優進理財戶口(「優進理財」)，並於推廣期內成功申請及獲批核全新恒生 MMPOWER World Mastercard 或大學/大專聯營信用卡或 Travel+ Visa Signature 卡可獲得額外\$100 +FUN Dollars。客戶符合有關要求後，本行將於 2024 年 11 月 30 日或以前將有關之 +FUN Dollars 獎賞存入全新客戶之主卡戶口內。存入 +FUN Dollars 時，全新客戶需仍然持有優進理財，於該日前沒有取消或調低相關戶口之級別，及該合資格信用卡戶口必須仍然有效及信用狀況良好，方可獲享相關之 +FUN Dollars。

#### 其他獎賞及禮遇之條款及細則：

##### 1. 「恒生 PayDay<sup>+</sup>」優惠推廣

推廣期由 2024 年 4 月 15 日至 2024 年 6 月 30 日。優惠受條款及細則約束，詳情請瀏覽

[www.hangseng.com/payrolloffer9](http://www.hangseng.com/payrolloffer9)。除另有特別註明外，本推廣只適用於個人客戶並 (i) 於恒生銀行有限公司(「本行」) 以其名持有單名或以第一戶主持有綜合戶口內之港元儲蓄/港元往來存款戶口(適用於優越私人理財、優越理財或優進理財)(「合資格戶口」)，及 (ii) 必須符合以下要求：

- a. 於推廣期內透過恒生個人流動理財服務應用程式成功完成「恒生 PayDay<sup>+</sup>」網上登記(「登記日」)。本行將根據本行持有的紀錄確定客戶的網上登記資格(「登記紀錄」)。如有任何爭議，將以本行之紀錄為最終決定；及
- b. 於 2024 年 1 月 1 日至 2024 年 4 月 14 日期間於本行之任何戶口沒有出糧紀錄；及
- c. 於 2024 年 4 月 15 日至 2024 年 8 月 31 日期間成功設立出糧戶口服務並於合資格戶口錄得首次出糧紀錄，該出糧紀錄必須由僱主以自動轉賬方式直接存入薪金至合資格戶口內(「合資格出糧紀錄」)。而非由僱主之公司戶口存入薪金，則不定為合資格出糧紀錄。如對「合資格出糧紀錄」的定義有任何爭議，本行保留最終決定權。合資格戶口須於登記日後的每個曆月持續維持合資格出糧紀錄(「出糧戶口」)。

##### 2. 恒生 Olive Wellness App 優惠及獎賞

- a. 客戶升級成為 Olive VIP 金會員可享高達港幣 50 美心電子飲食禮券

優惠推廣期由 2024 年 4 月 1 日至 2024 年 6 月 30 日。已下載恒生 Olive Wellness App 之客戶需更新至最新版本以獲享電子禮券。有關恒生 Olive 會員升級美心電子飲食禮券獎賞之條款及細則，請查閱 [https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc\\_gift\\_voucher\\_new.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc_gift_voucher_new.html)

- b. 成功投保「極蓄賞」人壽保險計劃(一年)人壽保險計劃可享港幣 50 HKTVmall 電子禮券

優惠推廣期由 2024 年 4 月 1 日至 2024 年 6 月 30 日。有關恒生 Olive 會員成功投保「極蓄賞」人壽保險計劃(一年)即享電子獎賞之條款及細則，請查閱

[https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc\\_quickreward.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc_quickreward.html)。此優惠只適用於經恒生銀行網頁成功遞交之投保申請及已下載恒生 Olive Wellness App 之客戶需更新至最新版本以獲享電子禮券。請注意相關產品及信貸風險。上述人壽保險計劃由恒生保險有限公司承保。

- c. 以合資格恒生信用卡成功投保指定人壽保險計劃，首港幣 50,000 元首期保費享高達\$2,000 +FUN Dollars 回贈。

優惠推廣期由 2024 年 4 月 1 日至 2024 年 6 月 30 日。有關高達額外 10 倍 +FUN Dollars 回贈 / yuu 積分推廣優惠之條款及細則，請查閱

[https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc\\_olivecash.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc_olivecash.html)。請注意相關產品風險，有關人壽保險計劃由恒生保險有限公司承保。

如合資格客戶就有關優進理財開戶獎賞資格及派發有任何疑問，可於 2025 年 6 月 30 日前向本行查詢，否則將被視為放棄獎賞資格(如有)。在此情況下本行就相關獎賞將不承擔任何責任或義務。

#### 其他重要風險警告

有關人壽保險計劃由恒生保險有限公司承保，恒生保險有限公司已獲香港保險業監管局授權經營，並受其監管。恒生銀行為恒生保險有限公司之授權保險代理商，而有關產品乃恒生保險有限公司而非恒生銀行的產品。如你於銷售過程或處理有關保險產品交易時與恒生銀行產生合資格爭議（定義見有關金融糾紛調解計劃的金融糾紛調解的中心職權範圍），恒生銀行將與你進行金融糾紛調解計劃程序；然而，對於有關保險產品的合約條款的任何爭議，則請你與恒生保險有限公司直接解決。

若保單持有人於冷靜期屆滿後任何時間退保，退保可得之金額或會較已繳交之總保費為少，預期退保可得之金額可參考建議書摘要。一切有關退保詳情概以相關保單條款為準。

以上乃資料摘要，僅供參考之用。有關產品特點、詳盡條款、規定、不保事項、相關產品風險及信貸風險之詳情，請參閱保單條款。

## Hang Seng Preferred Banking Welcome Offers Promotion (April-June 2024) – Terms and Conditions

### General Terms and Conditions:

- a. Unless otherwise specified, the promotion period of Hang Seng Preferred Banking Welcome Offers Promotion is from 15 April 2024 to 30 June 2024, both dates inclusive (“Promotion Period”).
- b. 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 Hang Seng Bank Limited (the “Bank”).
- c. The Bank 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. The decision of the Bank on all matters relating to this promotion and the related offers shall be final and binding on all the parties concerned. The relevant offers are subject to the terms and conditions of the relevant products/services. 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.
- d. No person other than the Customer and the Bank (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.
- e. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- f. These terms and conditions are subject to prevailing regulatory requirements.

### Preferred Banking Welcome Rewards:

- a. Unless otherwise specified, this offer is only applicable to personal customers who meet the account opening requirements and have newly opened/ upgraded to 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:
  1. existing customers who are holding sole-named or joint-named Preferred Banking; or
  2. 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
  3. customers whose accounts have been terminated in any period
- b. “New Customer(s)” mentioned herein refers to the Eligible Customers, who are not:
  1. 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
  2. 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
  3. customers whose accounts mentioned above have been terminated in any period.
- c. “Upgrade Customer(s)” mentioned herein refers to the Existing Customers, who are not:
  1. existing customers who are holding sole-named or joint-named Preferred Banking; or
  2. 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
  3. customers whose accounts mentioned above have been terminated in any period.
- d. 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.
- e. In case the relevant Preferred Banking is a joint-named account, only the primary account holder can enjoy the offers.
- f. The offers are not applicable to commercial customers.
- g. In case of any disputes, the Bank’s records shall be final and conclusive.

**Preferred Banking Welcome Rewards:**

	Designated Banking Services	Rewards
Reward 1	Successfully open / upgrade to Preferred Banking account via Hang Seng Mobile App and update marketing preference	\$100 HKTVmall e-Gift Voucher
Reward 2	New Preferred Banking customers who have successfully made 2 online bill payment transactions via Hang Seng Personal e-Banking during the first 2 consecutive months from the month of account opening	\$100 HKTVmall e-Gift Voucher
Reward 3	New Preferred Banking customers who successfully apply for Hang Seng MMPOWER World Mastercard or University / College Affinity Credit Card/Travel+ Visa Signature Card	\$100 +FUN Dollars

- a. For reward 1, eligible customers who successfully open or upgrade to Preferred Banking account via Hang Seng Mobile App and update marketing preference to “Opt-in for all marketing channels” (channels include Email, SMS, Post, Telephone call or Marketing push notification) are entitled HKD100 HKTVmall e-Gift Voucher.
- i. The Bank will send out an SMS to the phone number (registered with the Bank) of eligible Customers by 30 November 2024. Eligible Customers can redeem the HKD100 HKTVmall e-Gift Voucher (“e-Gift Voucher”) through the SMS. To ensure eligible Customers can receive the relevant SMS sent out by the Bank, eligible Customers must have already registered a valid Hong Kong mobile phone number with the Bank. Otherwise, eligible customers shall be disqualified without further notice and the e-Gift Voucher will be considered as forfeited.
  - ii. When crediting the reward of reward 1, the eligible Customer must still hold the Preferred banking account, and Marketing Preferences must still be maintained as “Opt-in for all marketing channels”, otherwise he/she shall be deemed to have forfeited his/her right to receive the reward.
  - iii. 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.
  - iv. Each eligible Customer can enjoy reward 1 only once during the Promotion Period and it cannot be used in conjunction with other promotion and offer of the Bank.
- b. For reward 2, New customers who have successfully made 1 online bill payment transaction each month via Hang Seng Personal e-Banking during the first 2 consecutive months (“Designated month”) from the month of account opening (total 2 transactions) are entitled to receive HKD100 HKTVmall e-Gift Voucher.
- i. The Bank will send out an SMS to the phone number (registered with the Bank) of New Customers by 30 November 2024. New Customers can redeem the HKD100 HKTVmall e-Gift Voucher (“e-Gift Voucher”) through the SMS. To ensure New Customers can receive the relevant SMS sent out by the Bank, New Customers must have already registered a valid Hong Kong mobile phone number with the Bank. Otherwise, New Customers shall be disqualified without further notice and the e-Gift Voucher will be considered as forfeited.
- | The period of newly opened Preferred Banking | Designated month   |
|--|--------------------|
| April 2024                                   | May and June 2024  |
| May 2024                                     | June and July 2024 |
| June 2024                                    | July and Aug 2024  |
- ii. When crediting the reward of reward 2, the New Customer must still hold the new Preferred banking account, otherwise he/she shall be deemed to have forfeited his/her right to receive the reward.
  - iii. The Bank will determine the eligibility of the New Customer of rewards 2 based on the record of their online bill payment transaction held by the Bank. The Bank’s records shall be final and conclusive.
  - iv. Each New Customer can enjoy reward 2 only once during the Promotion Period and it cannot be used in conjunction with other promotion and offer of the Bank.
  - v. For terms and conditions related to online bill payment services and the online bill payment merchant list, please visit the Bank’s website (Personal>Banking Services>Payment and Other Services>Online Bill Payment).
- c. Reward 3 is only applicable to New Customers who have newly opened an Integrated Account of Preferred Banking (“Preferred Banking”), and successfully applied for Hang Seng MMPOWER World Mastercard or University / College Affinity Credit Card/ Travel+ Visa Signature Card during the Promotion Period are entitled to extra \$100 +FUN Dollars. When customer achieve the designated spending requirement, the Bank will credit the relevant +FUN Dollars to the relevant principal card account of the New Customers on or before 30 November 2024. The Preferred Banking of New Customers must remain valid, and the relevant credit card account must be still valid and in good standing when the +FUN Dollars are granted.

## Terms and Conditions of other Rewards and Privileges:

### 1. Hang Seng PayDay+ Promotion

The promotion period is from 15 April 2024 to 30 June 2024. Terms and Conditions apply. Please visit [www.hangseng.com/payrolloffer9](http://www.hangseng.com/payrolloffer9) for the details. Unless otherwise specified, the Promotion is applicable to personal customers who are (i) holding any HKD Savings / HKD Current Accounts under Integrated Account (applicable to Prestige Private, Prestige Banking or Preferred Banking) maintained with Hang Seng Bank Limited ("the Bank") in their sole name or in the capacity as the primary account holder in the case of a joint account ("Eligible Account"), and (ii) fulfil the following requirements:

- a. Successfully complete online registration of "Hang Seng PayDay+ " in Hang Seng Personal Banking Mobile App within the Promotion Period ("the Registration Date"). The Bank will determine the eligibility of the online registration based on the latest record held by the Bank ("Registration Record"). In case of any disputes, the Bank's records shall be final and conclusive;  
and
- b. Have no payroll record under any account of the Bank during the period from 1 January 2024 to 14 April 2024;  
and
- c. Successfully set up payroll service with the first monthly salary directly credited to the Eligible Account from the employer's company account via Autopay ("Eligible Payroll Record") during the period from 15 April 2024 to 31 August 2024. Any salary not credited from the employer's company account is not considered an Eligible Payroll Record. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible Payroll Record". The Eligible Payroll Record should be maintained in the Eligible Account in each calendar month after the Registration Date ("Payroll Account").

### 2. Hang Seng Olive Wellness App Offers

- a. Up to HKD50 Maxim's e-Gift Voucher upon successful upgrading to Olive VIP Gold member  
The promotion period is from 1 April 2024 to 30 June 2024. Customers who have already downloaded the Hang Seng Olive Wellness App are required to get the updated version to enjoy the e-Gift Voucher. Please visit [https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/eng/tnc\\_gift\\_voucher\\_new.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/eng/tnc_gift_voucher_new.html) for the Terms and Conditions of the Hang Seng Olive Member Upgrading Maxim's e-Gift Voucher Rewards.
- b. HKD50 HKTvmall e-Gift voucher upon successful application for QuickReward Endowment Life Insurance Plan (1-Year)  
The promotion period is from 1 April 2024 to 30 June 2024. Please visit [https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/eng/tnc\\_quickreward.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/eng/tnc_quickreward.html) for the Terms and Conditions for the Reward of an e-Gift Voucher for Hang Seng Olive Members upon successful application for QuickReward Endowment Life Insurance Plan (1-Year). This offer is only available to customers who complete a successful application via the Hang Seng Bank website and have already downloaded the Hang Seng Olive Wellness App (the most updated version is required for customers to enjoy the e-Gift Voucher). Please note the relevant product risks and credit risks. The above life insurance plan is underwritten by Hang Seng Insurance Company Limited.
- c. First HKD50,000 of the initial premium paid enjoy up to \$2,000 +FUN Dollars Rebate upon successful application with an Eligible Hang Seng Credit Card for Any designated life insurance plans  
The promotion period is from 1 April 2024 to 30 June 2024. Please visit [https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/eng/tnc\\_olivecash.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/eng/tnc_olivecash.html) for the Terms and Conditions for the Offer of an up to Extra 10X +FUN Dollars Rebate / yuu Points. Terms and Conditions apply. Please note the relevant product risks. The relevant life insurance plans are underwritten by Hang Seng Insurance Company Limited.

For any enquiries about Preferred Banking Account Opening Reward entitlement, eligible customer should contact the Bank on or before 30 June 2025, otherwise the customer shall be deemed to have forfeited the entitlement, if any, for the Reward and the Bank accepts no responsibility or liability under such circumstances.

### Remarks and risk disclosure

The above Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited. Hang Seng Insurance Company Limited is authorised and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agent authorised by Hang Seng Insurance Company Limited and the insurance products are products of Hang Seng Insurance Company Limited but not Hang Seng Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance Company Limited and you directly.

If you surrender the Policy after the expiry of the cooling-off period, the surrender proceeds to be received may be significantly less than the Total Premiums Paid. Please refer to the illustration summary of this Plan for the projected surrender values. All details regarding policy surrender should be referred to the relevant policy provisions.

The above information is intended to be a general summary for reference only. Please refer to the policy wording for product features, exact terms, conditions, details of the exclusions and relevant product and credit risks.



## 恒生优进理财迎新优惠推广(2024年4月-6月) – 条款及细则

### 一般条款及细则：

- a. 除另有注明外，恒生优进理财迎新优惠推广之推广期为2024年4月15日至2024年6月30日，包括首尾两天（「推广期」）。
- b. 除另有特别注明外，每位合资格客户只可获享各项优惠一次。有关优惠并不可与恒生银行有限公司（「本行」）其他同类型产品推广优惠同时使用。
- c. 本行保留权利随时暂停、更改或终止是次推广及有关优惠，及不时修订有关条款及细则，而无须另行通知。本行对是次推广及有关优惠之所有事宜均有最终决定权，并对所有人士具约束力。是次推广优惠须受有关产品/服务之条款及细则约束。如有相关产品/服务之条款及细则与本条款及细则有任何歧异，概以本条款及细则为准。如上述条款及细则之中、英文文本有任何歧异，概以英文本为准。
- d. 除客户及本行（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
- e. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
- f. 本条款及细则受现行监管规定约束。

### 优进理财迎新奖赏：

- a. 除另有注明外，优进理财迎新奖赏只适用于推广期内，符合指定开户条件，并于本行分行或透过电子渠道（包括恒生个人流动理财服务应用程序及恒生个人 e-Banking）或电话理财热线全新开立/提升至优进理财之综合户口（「优进理财」）之个人客户（「合资格客户」）。合资格客户不包括：
  1. 现时单名或联名持有优进理财之客户；或
  2. 于开户月起前十二个月曾经持有单名或联名优进理财之客户；或
  3. 于任何期间被结束任何户口之客户。
- b. 「全新客户」指合资格客户，但不包括：
  4. 现有客户于本行持有任何港币/外币之储蓄、往来、定期存款户口或综合户口(包括优越理财、优进理财及任何综合户口)（「现有客户」）；或
  5. 于开户月起前十二个月曾经持有上述户口之客户；或
  6. 于任何期间被结束上述户口之客户。
- c. 「提升客户」指现有客户，但不包括：
  1. 现时单名或联名持有优进理财之客户；或
  2. 于开户月起前十二个月曾经持有单名或联名持有优进理财之客户；或
  3. 于任何期间被结束任何户口之客户。
- d. 如合资格客户于推广期内开立/提升至多于一个优进理财（包括以单名或联名持有优进理财之客户），本行将以较先开立/提升之户口为准，并以该户口计算所得之优惠。
- e. 如有有关优进理财为联名户口，奖赏只适用于第一户口持有人。
- f. 是次推广活动不适用于公司客户。
- g. 如有任何争议，将以本行之纪录为准。

**优进理财迎新奖赏：**

	指定银行服务	奖赏
奖赏一	用恒生 Mobile App 成功开立/ 提升至 Preferred Banking 户口，并更新接收市场推广意愿	港币 100 HKTVmall 电子礼券
奖赏二	全新 Preferred Banking 客户连续于开户后首两个月透过恒生个人 e-Banking 成功缴付两项账单	港币 100 HKTVmall 电子礼券
奖赏三	全新 Preferred Banking 客户成功申请及获批核恒生 MMPOWER World Mastercard®或大学/大专联营信用卡或 Travel+ Visa Signature 卡	\$100 +FUN Dollars

- a. 就奖赏一，合格客户用恒生 Mobile App 成功开立或提升至 Preferred Banking 户口，并更新接收市场推广意愿为「接收所有市场推广渠」(包括电子邮件、流动电话短讯、邮件、电话渠道或市场推广推送通知)可获有关之奖赏。
- i. 本行将于 2024 年 11 月 30 日或以前发放流动电话短讯予合格客户于本行登记有效之香港流动电话号码，通知获得港币 100 HKTVmall 电子礼券(「电子礼券」)。为确保合格客户收到由本行发出有关奖赏的流动电话短讯，合格客户必须已于本行登记有效之香港流动电话号码，否则将视作自动放弃电子礼券，其得奖资格将会被取消而不作另行通知。
  - ii. 于存入奖赏一奖赏时，合格客户必须仍然持有优进理财户口，并「市场推广意愿」选择仍然为「接收所有市场推广渠道」，否则，他/她应视为已失去获赠奖赏之权利。
  - iii. 本行将根据本行持有的市场推广意愿纪录以确定合格客户获得奖赏一奖赏的资格。本行的纪录将为最终及决定性的。
  - iv. 每位合格客户于推广期内只可获奖赏一奖赏一次，并不可与本行其他同类型产品推广及优惠同时享用。
- b. 就奖赏二，全新客户连续于开户后首两个月(「指定月份」)透过恒生个人 e-Banking 每月成功缴付一项账单(合共两项账单)可获有关之奖赏。
- i. 本行将于 2024 年 11 月 30 日或以前发放流动电话短讯予全新客户于本行登记有效之香港流动电话号码，通知获得港币 100 HKTVmall 电子礼券(「电子礼券」)。为确保全新客户收到由本行发出有关奖赏的流动电话短讯，全新客户必须已于本行登记有效之香港流动电话号码，否则将视作自动放弃电子礼券，其得奖资格将会被取消而不作另行通知。

全新开立优进理财户口期间	指定月份
2024 年 4 月	2024 年 5 月及 6 月
2024 年 5 月	2024 年 6 月及 7 月
2024 年 6 月	2024 年 7 月及 8 月

- ii. 于存入奖赏二奖赏时，全新客户必须仍然持有全新优进理财户口，否则，他/她应视为已失去获赠奖赏之权利。

- iii. 本行将根据本行持有的本行持有的网上缴账交易以确定全新客户获得奖赏二奖赏的资格。本行的纪录将为最终及决定性的。
  - iv. 每位全新客户于推广期内只可获奖赏二奖赏一次，并不可与本行其他同类型产品推广及优惠同时享用。
  - v. 网上缴账服务须受有关条款约束。有关服务之条款及缴付账单商户名单，可浏览本行网页(个人理财> 银行服务> 付款服务及其他服务> 网上缴账)。
- c. 奖赏三只适用于全新客户于推广期内全新开立综合户口之优进理财户口(「优进理财」)，并于推广期内成功申请及获批核全新恒生 MMPOWER World Mastercard 或大学/大专联营信用卡或 Travel+ Visa Signature 卡可获得额外 \$100 +FUN Dollars。客户符合有关要求后，本行将于 2024 年 11 月 30 日或以前将有关之 +FUN Dollars 奖赏存入全新客户之主卡户口内。存入 +FUN Dollars 时，全新客户需仍然持有优进理财，于该日前没有取消或调低相关户口之级别，及该合资格信用卡户口必须仍然有效及信用状况良好，方可获享相关之 +FUN Dollars。

#### 其他奖赏及礼遇之条款及细则：

##### 1. 「恒生 PayDay<sup>+</sup>」优惠推广

推广期由 2024 年 4 月 15 日至 2024 年 6 月 30 日。优惠受条款及细则约束，详情请浏览 [hangseng.com/prfpromo](https://hangseng.com/prfpromo)。除另有註明外，本推广只适用于个人客户并 (i) 在恒生银行有限公司(「本行」)以其名持有单名或以第一户主持有综合户口内之港元储蓄/港元往来存款户口(适用于优越私人理财、优越理财或优进理财)(「合资格账户」)，及 (ii) 必须符合以下要求：

- a. 推广期内透过恒生个人流动理财服务應用程式成功完成「恒生 PayDay<sup>+</sup>」网上登记(「登记日」)。本行将根据本行持有的纪录确定客户的网上登记资格(「登记纪录」)。如有任何争议，将以本行之纪录为最终决定；及
- b. 在 2024 年 1 月 1 日至 2024 年 4 月 14 日期间在本行之任何账户没有发薪纪录；及
- c. 在 2024 年 4 月 15 日至 2024 年 8 月 31 日期间成功设立发薪账户服务并于合资格账户录得首次发薪纪录，该发薪纪录必须由雇主以自动转账方式直接存入薪金至合资格账户内(「合资格发薪纪录」)。而非由雇主之公司账户存入薪金，则不定为合资格发薪纪录。如对「合资格发薪纪录」的定义有任何争议，本行保留最终决定权。合资格账户须在登记日后的每个历月持续维持合资格发薪纪录(「发薪账户」)。

##### 2. 恒生 Olive Wellness App 优惠及奖赏

- a. 客户升级成为 Olive VIP 金会员可享高达港币 50 美心电子饮食礼券  
优惠推广期由 2024 年 4 月 1 日至 2024 年 6 月 30 日。已下载恒生 Olive Wellness App 之客户需更新至最新版本以获享电子礼券。有关恒生 Olive 会员升级美心电子饮食礼券奖赏之条款及细则，请查阅 [https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc\\_gift\\_voucher\\_new.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc_gift_voucher_new.html)
- b. 成功投保「极蓄赏」人寿保险计划(一年)人寿保险计划可享港币 50 HKTVMall 电子礼券  
优惠推广期由 2024 年 4 月 1 日至 2024 年 6 月 30 日。有关恒生 Olive 会员成功投保「极蓄赏」人寿保险计划(一年)即享电子奖赏之条款及细则，请查阅 [https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc\\_quickreward.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc_quickreward.html)。此优惠只适用于经恒生银行网页成功递交之投保申请及已下载恒生 Olive Wellness App 之客户需更新至最新版本以获享电子礼券。请注意相关产品及信贷风险。上述人寿保险计划由恒生保险有限公司承保。

- c. 以合资格恒生信用卡成功投保指定人寿保险计划，首港币 50,000 元首期保费享高达\$2,000 +FUN Dollars 回赠。优惠推广期由 2024 年 4 月 1 日至 2024 年 6 月 30 日。有关高达额外 10 倍+FUN Dollars 回赠 / yuu 积分推广优惠之条款及细则，请查阅  
[https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc\\_olivecash.html](https://cms.hangseng.com/cms/emkt/pmo/grp02/p54/chi/tnc_olivecash.html)。请注意相关产品风险，有关人寿保险计划由恒生保险有限公司承保。

如合资格客户就有关优进理财开户奖赏资格及派发有任何疑问，可于 2025 年 6 月 30 日前向本行查询，否则将被视为放弃奖赏资格(如有)。在此情况下本行就相关奖赏将不承担任何责任或义务。

#### 其他重要风险警告

有关人寿保险计划由恒生保险有限公司承保，恒生保险有限公司已获香港保险业监管局授权经营，并受其监管。恒生银行为恒生保险有限公司之授权保险代理商，而有关产品乃恒生保险有限公司而非恒生银行的产品。如你于销售过程或处理有关保险产品交易时与恒生银行产生合资格争议（定义见有关金融纠纷调解计划的金融纠纷调解的中心职权范围），恒生银行将与你进行金融纠纷调解计划程序；然而，对于有关保险产品的合约条款的任何争议，则请你与恒生保险有限公司直接解决。

若保单持有人于冷静期届满后任何时间退保，退保可得之金额或会较已缴交之总保费为少，预期退保可得之金额可参考建议书摘要。一切有关退保详情概以相关保单条款为准。

以上乃资料摘要，仅供参考之用。有关产品特点、详尽条款、规定、不保事项、相关产品风险及信贷风险之详情，请参阅保单条款。