

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

General Terms and Conditions:

1. Unless otherwise specified, the promotion period of Hang Seng Preferred Banking X MoneyHero Rewards is from 1 July 2024 to 30 September 2024, both dates inclusive (“Promotion Period”).
2. This offer is jointly offered by Hang Seng Bank Limited (“the Bank”) and 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 Rewards (“Offer”)

1. 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:
 - 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.

	Designated Banking Services	Rewards																				
Reward 1	Open Preferred Banking Account (including approval) through Hang Seng Mobile App and input MoneyHero promo code "HS005"	HKD200 Apple Gift Card or HKD200 Wellcome Shopping Voucher																				
Reward 2	New Preferred banking customers successfully open Preferred Banking account via Hang Seng Mobile App and Opt-in for Marketing push notification	HKD200 HKTVmall e-Gift Voucher																				
Reward 3	<p>Total Relationship Balance Growth Reward</p> <p>Fund-in and maintain the designated amount according to designated month(s) to enjoy:</p> <table border="1"> <thead> <tr> <th>Designated Total Relationship Balance Growth Amount</th> <th>Cash Reward</th> </tr> </thead> <tbody> <tr> <td>HKD100,000 or above – Below HKD200,000</td> <td>HKD200</td> </tr> <tr> <td>HKD200,000 or above – Below HKD500,000</td> <td>HKD600</td> </tr> <tr> <td>HKD500,000 or above</td> <td>HKD1,200</td> </tr> </tbody> </table> <p>The designated month according to the month of account open/upgrade:</p> <table border="1"> <thead> <tr> <th>Date of opening/upgrading to Preferred Banking</th> <th>Month of comparing designated "Total Relationship Balance" Growth Amount</th> <th>Months for which designated "Total Relationship Balance" Growth Amount and "Total Relationship Balance" requirement must be maintained / fulfilled</th> </tr> </thead> <tbody> <tr> <td>July 2024</td> <td>June 2024</td> <td>September, October and November 2024</td> </tr> <tr> <td>August 2024</td> <td>July 2024</td> <td>October, November and December 2024</td> </tr> <tr> <td>September 2024</td> <td>August 2024</td> <td>November 2024, December 2024 and January 2025</td> </tr> </tbody> </table>	Designated Total Relationship Balance Growth Amount	Cash Reward	HKD100,000 or above – Below HKD200,000	HKD200	HKD200,000 or above – Below HKD500,000	HKD600	HKD500,000 or above	HKD1,200	Date of opening/upgrading to Preferred Banking	Month of comparing designated "Total Relationship Balance" Growth Amount	Months for which designated "Total Relationship Balance" Growth Amount and "Total Relationship Balance" requirement must be maintained / fulfilled	July 2024	June 2024	September, October and November 2024	August 2024	July 2024	October, November and December 2024	September 2024	August 2024	November 2024, December 2024 and January 2025	Up to HKD1,200 cash rebate
Designated Total Relationship Balance Growth Amount	Cash Reward																					
HKD100,000 or above – Below HKD200,000	HKD200																					
HKD200,000 or above – Below HKD500,000	HKD600																					
HKD500,000 or above	HKD1,200																					
Date of opening/upgrading to Preferred Banking	Month of comparing designated "Total Relationship Balance" Growth Amount	Months for which designated "Total Relationship Balance" Growth Amount and "Total Relationship Balance" requirement must be maintained / fulfilled																				
July 2024	June 2024	September, October and November 2024																				
August 2024	July 2024	October, November and December 2024																				
September 2024	August 2024	November 2024, December 2024 and January 2025																				

7. For Reward 1, new customers need to successfully open Preferred Banking account via Hang Seng Mobile App using the MoneyHero designated promo code ("HS005") on or before September 30, 2024 to get a HK\$200 Apple Gift Card or a HK\$200 Wellcome Shopping Voucher.
8. For Reward 2, new Preferred Banking customers who successfully open Preferred Banking account via Hang Seng Mobile App and Opt-in for Marketing push notification are entitled to redeem HKD200 HKTVmall e-Gift Voucher.
 - a. The Bank will send out an SMS to the phone number (registered with the Bank) of Eligible Customers by 31 March 2025. Eligible Customers can redeem the HKD200 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.
 - b. When crediting the reward of reward 2, 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", otherwise he/she shall be deemed to have forfeited his/her right to receive the reward.
 - c. The Bank will determine the eligibility of the Eligible Customer of reward 2 based on the record of their Marketing Preferences record held by the Bank. The Bank's records shall be final and conclusive.
 - d. Each Eligible 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.

9. For Reward 3,

- a. Eligible Customers can enjoy the respective cash reward (as set out in the table below) if he / she brings in “Designated Total Relationship Balance Growth Amount” shown in the below table on/ before the last day of the month subsequent to the account opening/upgrade month, and maintains such designated amount for three months. (the second, the third and the fourth months after the month of account opening /upgrade)
- b. “Designated Total Relationship Balance Growth Amount” means the “Total Relationship Balance” in the second, the third and the fourth month after the month of account opening/ upgrade month maintained by Eligible Customer in excess of his/her “Total Relationship Balance” in the month prior to the account opening/ upgrade month. In case the “Total Relationship Balance” Growth amount recorded for the second, the third and the fourth months after the month of account opening/ upgrade month is different, the cash reward entitled will be determined based on the lowest “Total Relationship Balance” Growth amount accordingly. For Eligible Customers who did not hold any Preferred Banking account with the Bank in the month prior to the account opening/ upgrade month, his/her “Total Relationship Balance” amount maintained in the month prior to the account opening/upgrade month will be treated as Zero.
- c. Eligible Customers must have completed below items at the time the cash reward is credited in order to enjoy the respective cash reward:
 - i. Registered for Hang Seng Personal e-Banking and maintain valid e-Banking account; and
 - ii. Completed “Risk Profiling Questionnaire” or whose “Risk Profiling Questionnaire” record is valid; and
 - iii. activated / maintained one of the Investment Account(s) and the Investment Account(s) remains valid. “Investment Account” means Securities Account (Account suffix 085), Investment Fund Account (Account suffix 382) or SimplyFund Account (Account suffix 384) only under the Integrated Account.
- d. According to the below Cash Reward Schedule and “Total Relationship Balance Growth Reward” Time Table, the New/Upgrade Customers are entitled up to HKD1,200 cash reward for Designated Total Relationship Balance Growth Amount during the designated month (“Eligible Total Relationship Balance Incremental Reward Customers”).

Cash Reward Schedule

Designated Total Relationship Balance Growth Amount	Cash Reward
HKD100,000 or above – Below HKD200,000	HKD200
HKD200,000 or above – Below HKD500,000	HKD600
HKD500,000 or above	HKD1,200

Total Relationship Balance Growth Reward Time Table

Date of opening/ upgrading to Preferred Banking	Month of comparing designated “Total Relationship Balance” Growth Amount	Fund-in/ deposit designated “Total Relationship Balance” Growth amount	Months for which designated “Total Relationship Balance” Growth Amount and “Total Relationship Balance” requirement must be maintained / fulfilled	Date of Cash Reward rebate
July 2024	June 2024	On or before 31 August 2024	September, October and November 2024	On or before 31 March 2025
August 2024	July 2024	On or before 30 September 2024	October, November and December 2024	
August 2024	July 2024	On or before 30 September 2024	October, November and December 2024	

- e. The cash reward will be credited into the relevant Eligible Deposit Account of each Total Relationship Balance Reward Incremental Customer on or before 31 Mar 2025. At the time the cash reward is credited, each Eligible Total Relationship Balance Incremental Reward Customer must continue to maintain a valid Preferred Banking Account, and meet the requirements under point c. above; otherwise, or he/ she will be deemed to have forfeited the right to receive the relevant cash reward.
- f. If any Total Relationship Balance Incremental Reward Customer opens more than one Preferred Banking Account during the Promotion Period, his/ her entitlement to the Total Relationship Balance Reward will be based on the Preferred Banking Account with the earliest account opening date.
- g. Each Total Relationship Balance Incremental Reward Customer can enjoy this offer only once during the Promotion Period. This offer cannot be used in conjunction with other Total Relationship Balance Reward of the same currency.

Example 1: Assuming New Customer(s) has opened Preferred Banking and activated an Investment Account in July 2024, the "Total Relationship Balance" (TRB) is HKD0 in June 2024 (the month prior to the account opening month):

	TRB in September 2024 (HKD)	TRB in October 2024 (HKD)	TRB in November 2024 (HKD)	Lowest TRB Growth	Cash Reward Entitlement (HKD)
Scenario 1	200,000	300,000	250,000	200,000	600
Scenario 2	110,000	90,000	85,000	85,000	Not Applicable* (Failure to fulfill the requirement of Total Relationship Balance Growth Amount at HKD1,000,000 or above and failure to fulfill the requirement of maintaining Total Relationship Balance of HKD1,000,000 or above in the second, the third and the fourth month after account opening month.)

Example 2: Assuming the Existing Customer(s) has upgraded to Preferred Banking and activated an Investment Account in July 2024, the "Total Relationship Balance" (TRB) is HKD90,000 in June 2024 (the month prior to the account upgrading month):

	TRB in September 2024 (HKD)	TRB in October 2024 (HKD)	TRB in November 2024 (HKD)	Lowest TRB Growth	Cash Reward Entitlement (HKD)
Scenario 1	190,000	200,000	210,000	100,000	200
Scenario 2	200,000	230,000	120,000	20,000	Not Applicable* (Failure to fulfill the requirement of Total Relationship Balance Growth Amount at HKD100,000 or above and failure to fulfill the requirement of maintaining Total Relationship Balance of HKD1,000,000 or above in the second, the third and the fourth month after account opening month.)

10. 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.
11. 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.
12. If the customer needs to return or refund, the amount corresponding to the e-vouchers will not be used as refund money, and the related e-vouchers that have been used will not be reissued.
13. 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.
14. 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.