

存款高息搶先賞推廣活動 - 新資金定期存款優惠之條款及細則

存款高息搶先賞推廣活動

1. 存款高息搶先賞推廣活動（「推廣活動」）由恒生銀行有限公司（「恒生」或「本行」）所舉辦，推廣期由2025年1月24日開始至優惠名額全數發出為止（「推廣期」）。
2. 首100位恒生商業銀行客戶（「合資格客戶」）於推廣期內於恒生商業e-Banking內的Ever Earn平台（「Ever Earn」）成功登記推廣活動，可享以下新資金定期存款優惠。

新資金定期存款優惠

3. 新資金定期存款優惠（「優惠」）的優惠期為2025年2月3日至2025年2月14日（含首尾兩天）（「優惠期」）。
4. 優惠只適用於符合以下所有條件的合資格客戶：
 - i. 持有有效恒生商業 e-Banking 戶口；及
 - ii. 該恒生商業 e-Banking 戶口具資格敘做定期存款。
5. 於優惠期內，合資格客戶須經專屬客戶經理或致電熱線 2198 8022（選擇語言後按 3）以指定金額（定義請參閱下列條文）的合資格新資金（定義請參閱下列條文）設立 3 個月的港元/美元定期存款，可享新資金定期存款特優年利率（「定期存款特優年利率」）。¹
6. 每名合資格客戶只可於優惠期內享用此優惠一次。
7. 定期存款特優年利率將根據本行不時公佈的年利率，並以成功設立定期存款時的實際利率為準。存款利率將根據市場變化而不時調整。本行保留權利隨時更改定期存款特優年利率而毋需另行通知。合資格客戶應在進行有關交易前查閱本行的定期存款特優年利率。

下列定期存款特優年利率乃根據本行 2025 年 1 月 16 日公佈的年利率而訂，僅供參考。

定期存款特優年利率	指定金額	
	港元 100,000 或以上	美元 10,000 或以上
3 個月定期存款年利率	3.34%	3.79%

¹ 註：如要查詢其他外幣存款優惠請，聯絡你的客戶經理或致電熱線 2198 8022。

8. 在不抵觸第 9 項條文下，合資格新資金是指合資格客戶名下所有持有的同一指定貨幣的儲蓄、往來及定期賬戶之結餘根據以下時間點對比所增加之金額：(a) 敝做指定貨幣之定期存款當日之該種貨幣存款總結餘；與 (b) 推廣期之開始日期兩個工作日前當日(即 2025 年 1 月 21 日)之該種貨幣存款總結餘。請參閱以下參考例子一。
9. 如合資格客戶於推廣期內已享用優惠，就指定貨幣的合資格新資金則指已扣減由推廣期內已享用此優惠之同一指定貨幣之定期存款本金總額。請參閱以下參考例子二。

參考例子一 (於推廣期內未曾享用優惠)：

指定貨幣之最新存款總結餘 (A)	\$300,000
推廣期之開始日期兩個工作日前當日該種貨幣之存款總結餘, 即 2025 年 1 月 21 日 (B)	\$100,000
合資格新資金 (A - B)	\$200,000

參考例子二 (於推廣期內已享用優惠)：

指定貨幣之最新存款總結餘 (A)	\$300,000
推廣期之開始日期兩個工作日前當日該種貨幣之存款總結餘, 即 2025 年 1 月 21 日 (B)	\$100,000
推廣期內已享用此優惠之同一種指定貨幣之定期存款本金總額 (C)	\$50,000
合資格新資金 (A - B - C)	\$150,000

10. 如對合資格新資金的定義及/或每名合資格客戶所持有的合資格新資金的金額有任何爭議，本行保留最終決定權。
11. 每筆可計入合資格新資金的定期存款金額上限為港元 10,000,000 或等值 (「最高限額」)。換言之，就每個定期存款帳戶而言，任何超出最高限額的存款金額均不符合資格計入合資格新資金，亦不符合資格享有本優惠。
12. 本行並不會在定期存款到期時通知或提醒合資格客戶。
13. 本優惠只適用於在優惠期內成功設立並生效之定期存款，亦不可與相同貨幣之其他利率優惠同時使用。
14. 恒生將於 2025 年 2 月 28 日或之前透過電郵及 Ever Earn 通知合資格客戶有關本優惠詳情。

15. 本行保留權利隨時暫停、更改或終止本推廣活動及/或本優惠及不時更改本條款及細則，而毋需另行通知。
16. 除合資格客戶及本行(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》(香港法律第 623 章)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的利益。
17. 本條款及細則受香港特別行政區法律所管轄並按其詮釋。
18. 本條款及細則受現行監管規定約束。
19. 如有任何爭議，本行對本推廣活動及本優惠之所有事宜均有最終決定權，並對所有人士具約束力。
20. 本條款及細則的中、英文文本文義如有歧異，概以英文文本為準。

外幣兌換風險

外幣兌換涉及匯率風險。將港幣兌換外幣或外幣兌換港幣時，可能因當時外幣匯率之波動而出現利潤或虧損。

Terms and Conditions for Grab the Deal: High Interest Deposit Campaign – New Fund Time Deposit Offer

Grab the Deal: High Interest Deposit Campaign

1. The Grab the Deal: High Interest Deposit Campaign (the “Campaign”) will be held by Hang Seng Bank Limited (“Hang Seng” or the “Bank”) from 24 January 2025 till offer quota lasts (the “Campaign Period”).
2. First 100 Hang Seng commercial customers (the “Eligible Customers”) who successfully enroll in the Campaign on the Ever Earn platform on Hang Seng Business e-Banking (“Ever Earn”) during the Campaign Period may be eligible to enjoy the New Fund Time Deposit Offer below.

New Fund Time Deposit Offer

3. The promotion period of the New Fund Time Deposit Offer (the “Offer”) is from 3 February 2025 to 14 February 2025, both dates inclusive (the “Offer Period”).
4. The Offer is applicable to Eligible Customers who satisfy all of the following requirements:
 - i. the Eligible Customer shall own a valid Hang Seng Business e-Banking account; and
 - ii. such Hang Seng Business e-Banking account shall be eligible for setting up a time deposit.
5. During the Offer Period, Eligible Customers who successfully set up a 3-month HKD/USD time deposit in Designated Deposit Amount (as defined below) with Eligible New Fund (as defined below) through the designated Relationship Manager or by calling 2198 8022 (select language and press 3) can enjoy a new fund time deposit preferential interest rate (“Time Deposit Preferential Interest Rate”).¹
6. Each Eligible Customer can only enjoy this offer once during the Offer Period.
7. Time Deposit Preferential Interest Rate will be subject to the interest rates quoted by the Bank from time to time. The actual interest rate that apply will be confirmed upon time deposit set up. Interest rates are subject to review according to changes in market conditions from time to time. The Bank reserves the right to change the Time Deposit Preferential Interest Rate at any time without prior notice. Before making the time deposit, Eligible Customers should check the Bank’s latest Time Deposit Preferential Interest Rate.

The Time Deposit Preferential Interest Rates below are quoted with reference to the interest rates offered by the Bank as of 16 January 2025 and are for reference only:

Time Deposit Preferential Interest Rates	Designated Deposit Amount	
	HKD100,000 or above	USD10,000 or above
3-month Time Deposit Interest Rate (p.a.)	3.34%	3.79%

8. Subject to Clause 9 below, Eligible New Fund refers to the incremental account balance comparing the total account balance of all savings, current and time deposit accounts held by the Eligible Customer in a designated currency: (a) on the day when the Eligible Customer sets up a time deposit in such designated currency; and (b) two (2) working days before the start date of the Offer Period (i.e. 21 January 2025). For illustration, please refer to Example 1 below.

¹ Note: To enquire about promotion offer for time deposit in currencies other than HKD/USD, please contact your relationship manager or call our hotline 2198 8022.

9. If the Eligible Customer has already enjoyed the Offer during the Offer Period, the sum of principal amount of time deposit(s) in the designated currency which has already enjoyed the Offer will not be counted towards the incremental account balance in calculating the Eligible New Fund for such designated currency. For illustration, please refer to Example 2 below).

Example 1 (have not used any Offer during the Offer Period):

Latest account balance of a designated currency (A)	\$300,000
Account balance of the designated currency as of 2 working days before the start date of the Offer Period (i.e. 21 January 2025) (B)	\$100,000
Eligible New Fund (A – B)	\$200,000

Example 2 (have used the Offer during the Offer Period):

Latest account balance of a designated currency (A)	\$300,000
Account balance of the designated currency as of 2 working days before the start date of the Offer Period (i.e. 21 January 2025) (B)	\$100,000
Sum of principal amount of time deposit(s) in the designated currency which has enjoyed the Offer during the Offer Period (C)	\$50,000
Eligible New Fund (A – B – C)	\$150,000

10. The Bank reserves the right of final decision should there be any dispute regarding the definition of Eligible New Fund, and/or the amount of Eligible New Fund each Eligible Customer has.
11. The maximum amount per time deposit transaction that may be counted as Eligible New Fund is capped at HKD10,000,000 or equivalent (“Maximum Limit”). In other words, for each time deposit account, any deposit amount that exceeds the Maximum Limit will not be eligible to be counted as Eligible New Fund and will not be eligible for the Offer.
12. No notice or reminder will be given to the Eligible Customer upon the maturity of time deposit.
13. The Offer is only applicable to time deposit(s) which is set up and remains effective during the Offer Period and cannot be used in conjunction with other interest rate offers for the same currency.
14. Hang Seng will inform Eligible Customers of the details of the Offer via email and on Ever Earn on or before 28 February 2025.
15. The Bank reserves the right to suspend, revise or terminate the Campaign and/or the Offer and to amend these Terms and Conditions at any time without prior notice.
16. No person other than each Eligible Customer and the Bank (which includes its successors and assigns) shall have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the laws of Hong Kong) to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These Terms and Conditions are subject to prevailing regulatory requirements.

19. In case of any dispute, the Bank has the final decision on all matters relating to any of the above Campaign and Offer which shall be binding on all parties.
20. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Foreign Currency risk

Foreign Exchange involves exchange rate risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts his or her deposit into Hong Kong Dollars upon maturity.

存款高息抢先赏推广活动 - 新资金定期存款优惠之条款及细则

存款高息抢先赏推广活动

- 存款高息抢先赏推广活动（“推广活动”）由恒生银行有限公司（“恒生”或“本行”）所举办，推广期由2025年1月24日开始至优惠名额全数发出为止（“推广期”）。
- 首100位恒生商业银行客户（“合资格客户”）于推广期内在恒生商业e-Banking内的Ever Earn平台（“Ever Earn”）成功登记推广活动，可享以下新资金定期存款优惠。

新资金定期存款优惠

- 新资金定期存款优惠（“优惠”）的优惠期为2025年2月3日至2025年2月14日（含首尾两天）（“优惠期”）。
- 优惠只适用于符合以下所有条件的合资格客户：
 - 持有有效恒生商业e-Banking账户；及
 - 该恒生商业e-Banking账户具资格进行定期存款。
- 于优惠期内，合资格客户须经专属客户经理或致电热线2198 8022（选择语言后按3）以指定金额（定义请参阅下列条文）的合资格新资金（定义请参阅下列条文）设立3个月的港元/美元定期存款，可享新资金定期存款特优年利率（“定期存款特优年利率”）。
- 每名合资格客户只可于优惠期内享用此优惠一次。
- 定期存款特优年利率将根据本行不时公布的年利率，并以成功设立定期存款时的实际利率为准。存款利率将根据市场变化不时调整。本行保留权利随时更改定期存款特优年利率而毋需另行通知。合资格客户应在进行有关交易前查阅本行的定期存款特优年利率。

下列定期存款特优年利率乃根据本行2025年1月16日公布的年利率而订，仅供参考。

定期存款特优年利率	指定金额	
	港元 100,000 或以上	美元 10,000 或以上
3 個月定期存款年利率	3.34%	3.79%

¹ 注：如要查询其他外币存款优惠，请联系你的客户经理或致电热线 2198 8022。

8. 在不抵触第9项条文下，合资格新资金是指合资格客户名下所有持有的同一指定货币的储蓄、往来及定期账户之余额根据以下时间点对比所增加之金额：(a) 设立指定货币之定期存款当日之该种货币存款总余额；与(b) 推广期之开始日期两个工作日前当日（即2025年1月21日）之该种货币存款总余额。请参阅以下参考例子一。
9. 如合资格客户于推广期内已享用优惠，就指定货币的合资格新资金则指已扣减由推广期内已享用此优惠之同一指定货币之定期存款本金总额。请参阅以下参考例子二。

参考例子一（于推广期内未曾享用优惠）：

指定货币之最新存款总余额 (A)	\$300,000
推广期之开始日期两个工作日前当日该种货币之存款总余额，即 2025 年 1 月 21 日 (B)	\$100,000
(A - B)	\$200,000

参考例子二（于推广期内已享用优惠）：

指定货币之最新存款总余额 (A)	\$300,000
推广期之开始日期两个工作日前当日该种货币之存款总余额，即 2025 年 1 月 21 日 (B)	\$100,000
推广期内已享用此优惠之同一种指定货币之定期存款本金总额 (C)	\$50,000
合资格新资金 (A - B - C)	\$150,000

10. 如对合资格新资金的定义及/或每名合资格客户所持有的合资格新资金的金额有任何争议，本行保留最终决定权。
11. 每笔可计入合资格新资金的定期存款金额上限为港元10,000,000或等值（“最高限额”）。换言之，就每个定期存款账户而言，任何超出最高限额的存款金额均不符合资格计入合资格新资金，亦不符合资格享有本优惠。
12. 本行并不会在定期存款到期时通知或提醒合资格客户。
13. 本优惠只适用于在优惠期内成功设立并生效之定期存款，亦不可与相同货币之其他利率优惠同时使用。
14. 恒生将于2025年2月28日或之前通过电邮及Ever Earn通知合资格客户有关本优惠详情。

15. 本行保留权利随时暂停、更改或终止本推广活动及/或本优惠及不时更改本条款及细则，而毋需另行通知。
16. 除合格客户及本行（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》（香港法律第623章）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的利益。
17. 本条款及细则受香港特别行政区法律所管辖并按其诠释。
18. 本条款及细则受现行监管规定约束。
19. 如有任何争议，本行对本推广活动及本优惠之所有事宜均有最终决定权，并对所有人士具约束力。
20. 本条款及细则的中、英文文本文义如有歧异，概以英文文本为准。

外币兑换风险

外币兑换涉及汇率风险。在将港币兑换为外币或将外币兑换为港币的过程中，可能会因为当前外币汇率的波动而出现利润或亏损。这种风险是投资者和个人进行外币交易时必须考虑的重要因素。