

Terms and Conditions for Hang Seng Commercial New-to-Bank Promotion:

- 1) Hang Seng Commercial New-to-Bank Promotion (“Promotion”) is held by Hang Seng Bank Limited (“Hang Seng”).
- 2) New Hang Seng commercial customer excludes: (a) existing commercial customers who are holding any Hong Kong Dollar/ Foreign Currency savings, current, time deposit accounts or any Business Integrated Account with any account status (collectively the “Accounts”) with Hang Seng; or (b) customers who have closed any Account with Hang Seng from 1 September 2023 to 1 September 2024 (both days inclusive); or (c) customers whose Account or Accounts was/were terminated by Hang Seng in any period.
- 3) The Promotion is applicable to new Hang Seng commercial customers who satisfy all the requirements in Clauses 3(i) to 3(ii) below (“Eligible Customers”):
 - i. From 1 Sep 2024 to 31 Oct 2024 (both days inclusive), apply for a Hang Seng Business Integrated Account, including Biz Virtual+ Account and Integrated Business Solutions Account (“Said Account”); and
 - ii. The Said Account must be successfully opened on or before 30 Nov 2024.
- 4) Eligible Customers can enjoy Offer 1 and Offer 2 set out below.

Offer 1: Remote Account Opening Lucky Draw (“Lucky Draw”) – HK\$500 HKTVmall e-Gift Voucher

- 5) Eligible Customers who successfully open the Said Account online, via remote account opening service (i.e. online application at Hang Seng Business Integrated Account Online Application Platform and without face-to-face appointment) will **participate in the Lucky Draw to win a HK\$500 HKTVmall e-Gift Voucher** (“Reward”). A total of **330 Lucky Draw winners** (“Winner”) will be drawn randomly by computer. To use remote account opening service, customer’s connected party(ies) must hold a Hong Kong Identity Card or a Resident Identity Card of the People’s Republic of China. Also, customer’s connected party(ies) has/ have to be physically located in Hong Kong or mainland China when submitting the application, completing digital ID verification and e-Sign successfully. The eligibility of customers for remote account opening service is subject to the final and absolute discretion of Hang Seng.
- 6) The Reward will be available on the Ever Earn platform under Hang Seng Business e-banking on or before 31 March 2025 without prior notice. Customers are responsible for proactively checking the Ever Earn platform for the availability of the Reward and follow the instructions set out on the Ever Earn platform to redeem and use the Reward on or before the expiry date set out on the Reward. Any expired Reward will not be accepted or replaced.
- 7) The Winner must redeem the Reward under Hang Seng Business e-Banking (if the Winner has not applied for Hang Seng Business e-Banking Services, the Winner must apply for such service before the redemption of the Reward).

- 8) The Winner's Hang Seng Business Integrated Account and Hang Seng Business e-Banking must remain valid at the time the Winner redeems the Reward, or the Winner will be deemed to have waived this Reward automatically.
- 9) Hang Seng reserves the right to replace the Reward with other gifts of equivalent value without prior notice.
- 10) The Reward cannot be redeemed for cash or exchanged for any other gifts. No replacement will be arranged in case of loss or damage of the Reward.
- 11) Each Reward can only be used once and will be forfeited once used. The customer must pay for any spending amount exceeding the face value of the Reward. Where the spending amount is less than the face value of the Reward, the remaining value of the Reward will be forfeited. The supplier of the Reward reserves the right of final decision on determining the validity of the Reward.
- 12) Hang Seng is not the supplier of the Reward and will not assume any liability in relation to the Reward. The supplier of the Reward will be solely responsible for any matters with regard to the quality and availability of the product(s) and/or service(s) relating to the Reward. Any disputes or complaints relating to the Reward shall be resolved directly between the Winner and the supplier. For details of how to use the Reward, please refer to the terms and conditions stipulated by the supplier.

Offer 2: Deposit Offer – Cash Rebate

- 13) During the first 3 calendar months followed by the successful opening of the Said Account, the Eligible Customer will be entitled to a cash rebate of HK\$400 for any 1 month if the sub-Hong Kong Dollar current account and sub-Hong Kong Dollar savings account of the Said Account (collectively, "Eligible Deposit Accounts") maintain the monthly average balance at HK\$400,000 or above. Monthly average balance is the average of daily balance of Eligible Deposit Accounts of the respective calculation period.

The number of month(s) during which the monthly average balance maintained at HK\$400,000 or above	Accumulative cash rebate entitlement
Any 1 month	HK\$400
Any 2 months	HK\$400+400=800
3 consecutive months	HK\$400+400+400=1,200

Example 1: If the Said Account is opened successfully on 14 September 2024 and the Eligible Customer maintains the monthly average balance of Eligible Deposit Accounts at HK\$400,000 or above for all three months during October, November, and December of 2024, the Eligible Customer will be entitled to a cash rebate of HK\$400+400+400=1,200.

Example 2: If the Said Account is opened successfully on 30 September 2024 and the

Eligible Customer maintains the monthly average balance of Eligible Deposit Accounts at HK\$400,000 or above only in October and December, during October, November, and December of 2024, the Eligible Customer will be entitled to a cash rebate of HK\$400+0+400=800.

- 14) The relevant amount of cash rebate will be credited into the Said Account following the schedule below without giving prior notice. Upon crediting of the cash rebate, the Said Account must still be valid, otherwise, the cash rebate will be deemed to be forfeited automatically.

Application date	Successful account opening date	Period of monthly average balance calculation	Cash rebate date
2024/9/1 – 2024/10/31	2024/9/1 – 2024/9/30	2024/10/1 – 2024/12/31	On or before 2025/2/28
	2024/10/1 – 2024/10/31	2024/11/1 – 2025/1/31	On or before 2025/3/31
	2024/11/1 – 2024/11/30	2024/12/1 – 2025/2/28	On or before 2025/4/30

General Terms and Conditions:

- 15) Unless otherwise specified, the offers under the Promotion cannot be used in conjunction with other account opening offer(s) of Hang Seng.
- 16) Each Eligible Customer may enjoy a maximum of one Reward and a cash rebate of HK\$1,200 under the Promotion.
- 17) Hang Seng will determine the eligibility of customers to receive the Reward and cash rebate based on the record held by Hang Seng.
- 18) In case of any disputes on any matters relating to the Promotion, the decision of Hang Seng shall be final, conclusive, and binding on all parties concerned.
- 19) Hang Seng reserves the right to suspend, vary or terminate the Promotion and the relevant offer, and amend these terms and conditions at any time without prior notice to any parties.
- 20) No person other than the Eligible Customers and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- 21) These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 22) These terms and conditions are subject to prevailing regulatory requirements.
- 23) In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.