

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 January 2025 to 31 March 2025, 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.

Reward	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 (excluding branch assisted mode) with an initial fund-in of HKD1,000 within 7 calendar days of account opening and maintain the deposit for 10 calendar days.	HKD200 cash rebate																																								
Reward 3	<p>Total Relationship Balance Growth Reward</p> <p>Fund-in and maintain the designated "Total Relationship Balance" Growth Amount within designated month(s), switch to Hang Seng payroll service and grow foreign currency deposits by minimum HKD30,000 equivalent to enjoy respective cash rebate (as shown in the table below).</p> <table border="1"> <thead> <tr> <th>Designated "Total Relationship Balance" Growth Amount</th> <th>Total Relationship Balance Growth Reward</th> <th>Payroll Reward ^</th> <th>Foreign Currency Deposit Incremental Reward*</th> <th>Total Cash Reward</th> </tr> </thead> <tbody> <tr> <td>HKD100,000 or above – Below HKD200,000</td> <td>HKD200</td> <td>HKD400</td> <td>HKD100</td> <td>HKD700</td> </tr> <tr> <td>HKD200,000 or above – Below HKD500,000</td> <td>HKD600</td> <td>HKD400</td> <td>HKD100</td> <td>HKD1,100</td> </tr> <tr> <td>HKD500,000 or above</td> <td>HKD1,200</td> <td>HKD400</td> <td>HKD100</td> <td>HKD1,700</td> </tr> </tbody> </table> <p>^ Switch to Hang Seng for payroll service * Grow foreign currency deposits by minimum HKD30,000 equivalent</p> <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> <th>Cut-off date for switching payroll service to Hang Seng by:</th> <th>Designated Foreign Currency Deposits Growth Period</th> </tr> </thead> <tbody> <tr> <td>January 2025</td> <td>December 2024</td> <td>March 2025 – May 2025</td> <td>31 May 2025</td> <td>March 2025 – May 2025</td> </tr> <tr> <td>February 2025</td> <td>January 2025</td> <td>April 2025- June 2025</td> <td>31 May 2025</td> <td>April 2025- June 2025</td> </tr> <tr> <td>March 2025</td> <td>February 2025</td> <td>May 2025 – July 2025</td> <td>31 May 2025</td> <td>May 2025 – July 2025</td> </tr> </tbody> </table>	Designated "Total Relationship Balance" Growth Amount	Total Relationship Balance Growth Reward	Payroll Reward ^	Foreign Currency Deposit Incremental Reward*	Total Cash Reward	HKD100,000 or above – Below HKD200,000	HKD200	HKD400	HKD100	HKD700	HKD200,000 or above – Below HKD500,000	HKD600	HKD400	HKD100	HKD1,100	HKD500,000 or above	HKD1,200	HKD400	HKD100	HKD1,700	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	Cut-off date for switching payroll service to Hang Seng by:	Designated Foreign Currency Deposits Growth Period	January 2025	December 2024	March 2025 – May 2025	31 May 2025	March 2025 – May 2025	February 2025	January 2025	April 2025- June 2025	31 May 2025	April 2025- June 2025	March 2025	February 2025	May 2025 – July 2025	31 May 2025	May 2025 – July 2025	Up to HKD1,700 cash rebate
Designated "Total Relationship Balance" Growth Amount	Total Relationship Balance Growth Reward	Payroll Reward ^	Foreign Currency Deposit Incremental Reward*	Total Cash Reward																																						
HKD100,000 or above – Below HKD200,000	HKD200	HKD400	HKD100	HKD700																																						
HKD200,000 or above – Below HKD500,000	HKD600	HKD400	HKD100	HKD1,100																																						
HKD500,000 or above	HKD1,200	HKD400	HKD100	HKD1,700																																						
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	Cut-off date for switching payroll service to Hang Seng by:	Designated Foreign Currency Deposits Growth Period																																						
January 2025	December 2024	March 2025 – May 2025	31 May 2025	March 2025 – May 2025																																						
February 2025	January 2025	April 2025- June 2025	31 May 2025	April 2025- June 2025																																						
March 2025	February 2025	May 2025 – July 2025	31 May 2025	May 2025 – July 2025																																						

Reward 4	Complete real time Foreign Currencies Exchange successfully via Hang Seng Mobile App or Hang Seng Personal e-Banking with a cumulative FX Transaction Amount of at least HKD20,000 or its equivalent (excluding HKD to USD or USD to HKD FX transaction(s) within the Eligible FX Transaction Counting Period	HKD100 cash rebate
Reward 5	Exchange designated currency and set up a 1-week or 1-month time deposit at the same time	1-week time deposit rate up to 13.4% p.a. 1-month time deposit rate up to 3.6% p.a.

Reward 1

- a. New customers need to successfully open Preferred Banking account via Hang Seng Mobile App using the MoneyHero designated promo code ("HS005") on or before December 31, 2024 to get a HK\$200 Apple Gift Card or a HK\$200 Wellcome Shopping Voucher.

Reward 2

- a. The promotion period is from 1 January 2025 to 31 March 2025. New Preferred Banking customers who successfully open Preferred Banking account via Hang Seng Mobile App (excluding branch assisted mode) with initial fund-in of HKD1,000 in 7 calendar days after account opening date and maintain the designated amount for 10 calendar days are entitled HKD200 cash rebate.
- The Bank will determine the eligibility of the Eligible Customer of reward 1 based on the record of their deposit balance in the Hong Kong Dollar Savings Account / Hong Kong Dollar Current Account held by the Bank. The Bank's records shall be final and conclusive.
 - The cash reward will be credited into the Hong Kong Dollar Savings/Current Account of the Eligible Customer of reward 1 on or before 30 September 2025. At the time the cash reward is credited, Eligible Customer of reward 1 must continue to maintain a valid Preferred Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, he/ she will be deemed to have forfeited the right to receive the relevant cash reward.
 - 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.

Reward 3 - Total Relationship Balance Growth Reward

- a. The promotion period is from 1 January 2025 to 31 March 2025. 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:
- Registered for Hang Seng Personal e-Banking and maintain valid e-Banking account; and
 - Completed "Risk Profiling Questionnaire" or whose "Risk Profiling Questionnaire" record is valid; and
 - 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 Table and “Total Relationship Balance Growth Reward” Time Table, the New/Upgrade Customers are entitled up to HKD1,200 cash reward for meeting the Designated Total Relationship Balance Growth Amount during the designated month and the requirements under point c (“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
January 2025	December 2024	On or before 28 February 2025	March 2025 – May 2025	On or before 30 September 2025
February 2025	January 2025	On or before 31 March 2025	April 2025- June 2025	
March 2025	February 2025	On or before 30 April 2025	February, March and April 2025	

- e. The cash reward will be credited into the Hong Kong Dollar Savings/Current Account of each Eligible Total Relationship Balance Incremental Reward Customer on or before 30 September 2025. At the time the cash reward is credited, the Eligible Total Relationship Balance Incremental Reward Customer must continue to maintain a valid Preferred Banking Account, a Hong Kong Dollar Savings/Current 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 January 2025, the “Total Relationship Balance” (TRB) is HKD0 in December 2024 (the month prior to the account opening month):

	TRB in January 2025 (HKD)	TRB in February 2025 (HKD)	TRB in March 2025 (HKD)	Lowest TRB Growth Amount (HKD)	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 fulfil 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 HKD100,000 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 January 2025, the “Total Relationship Balance” (TRB) is HKD90,000 in December 2024 (the month prior to the account upgrading month):

	TRB in January 2025(HKD)	TRB in February 2025 (HKD)	TRB in March 2025 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitlement (HKD)
Scenario 1	190,000	200,000	210,000	100,000	200
Scenario 2	200,000	230,000	120,000	30,000	Not Applicable* (Failure to fulfil 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 HKD100,000 or above in the second, the third and the fourth month after account opening month.

h. Total Relationship Balance Growth Reward – Payroll Reward

- i. The Promotion is only applicable to Eligible Total Relationship Balance Incremental Reward Customer who successfully switch to Hang Seng payroll service (“Payroll Account”) within the Promotion Period, and fulfil the following requirements (“Eligible Payroll Customers”):
 - Have no payroll record under any account of the Bank during the period from 1 October 2024 to 31 December 2024; and
 - Successfully set up payroll service with the first monthly salary directly credited to the Integrated Account of Preferred Banking (“Eligible Payroll Account”) from the employer’s company account via Autopay (“Eligible Payroll Record”) during the period from 2 January 2025 to 31 May 2025. Any salary not credited from the employer’s company account is not considered an Eligible Payroll Record. The Eligible Payroll Record should be maintained in the Eligible Payroll Account in each calendar month until 30 September 2025.
- ii. The reward is applicable to Eligible Payroll Customers with Eligible Payroll Record in Hong Kong Dollars only.
- iii. The reward is not applicable to the Bank’s staff.
- iv. The Cash Reward will be credited into the Hong Kong Dollar Savings/Current Account of the Eligible Payroll Customers on or before 30 September 2025. At the time the cash reward is credited, the Eligible Payroll Customers must continue to maintain a valid Preferred Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, he/ she will be deemed to have forfeited the right to receive the relevant cash reward.
- v. If any Eligible Payroll Customers opens more than one Preferred Banking Account during the Promotion Period, his/her entitlement to the Eligible Payroll Customers will be based on the Preferred Banking Account with the earliest account opening date. Each Eligible Payroll Customers can enjoy this Offer only once during the Promotion Period.

i. Total Relationship Balance Growth Reward – Foreign Currency Deposit Incremental Reward

- i. The Offer is only applicable to Eligible Total Relationship Balance Incremental Reward Customer, and his/ her foreign currency (excluding HKD) deposits account(s) (including savings account(s), current account(s), and time deposits account(s)) maintained with the Bank in his/her sole name or in the capacity as the primary account holder in the case of a joint account (“Eligible Foreign Currency Deposit Account(s)”).
- ii. According to the below Fund-in Requirement Schedule, Eligible Total Relationship Balance Incremental Reward Customer with “Eligible Incremental Balance” of minimum HKD30,000 or its equivalent throughout “Designated Foreign Currency Deposits Growth Period” will be entitled to an extra HKD100 cash reward. (“Eligible Foreign Currency Deposits Incremental Reward Customer”)

- Fund-in Requirement Schedule

Date of opening/ upgrading to Preferred Banking	Designated Foreign Currency Deposits Comparison Date	Designated Foreign Currency Deposits Growth Period	Date of Cash Reward Rebate
January 2025	31 December 2024	March to May 2025	On or before 30 September 2025
February 2025	31 January 2025	April to June 2025	
March 2025	28 February 2025	May to July 2025	

iii. “Eligible Incremental Balance” refers to the incremental of the daily average balance of all Eligible Foreign Currency Deposit Account(s) in “Designated Foreign Currency Deposits Growth Period” as compared with the period end balance on “Designated Foreign Currency Deposits Comparison Date”.

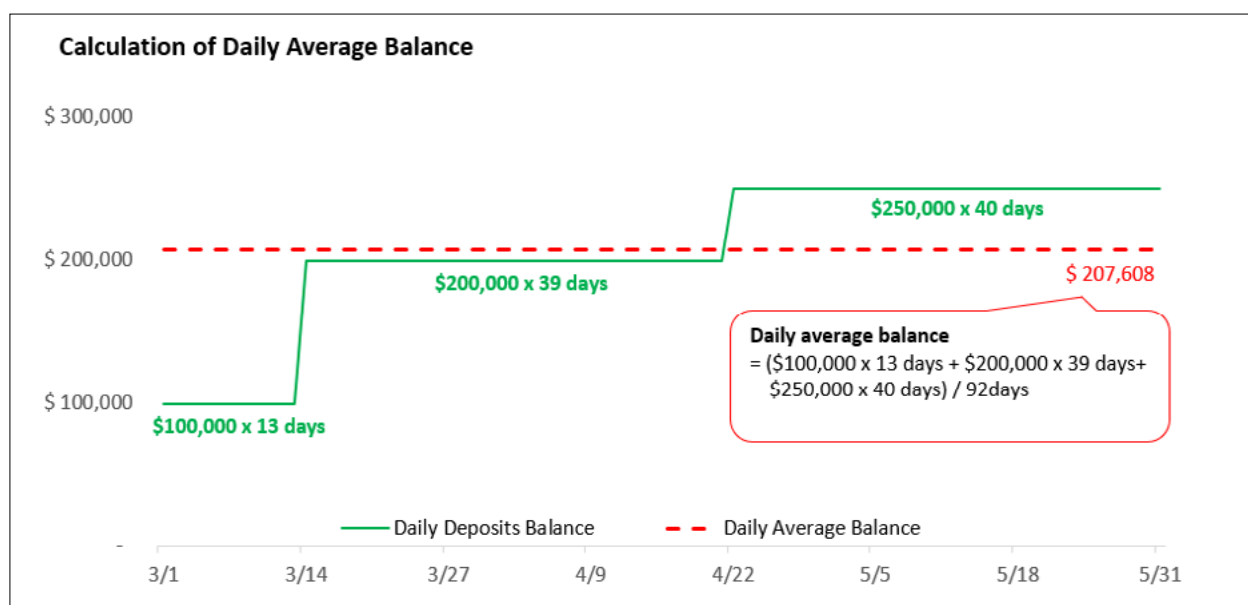
- If the customer got a negative balance or did not hold any Eligible Foreign Currency Deposit Account on the Designated Foreign Currency Deposits Comparison Date, it will be treated as zero in the Eligible Incremental Balance calculation.
- In the case of any funds transfer made after 9pm on Mondays to Fridays or 6pm on Saturdays, and cheques deposited after the cut-off time of the Bank, the deposit balance will be updated on the next working day. All the related account deposit balances shall be based on the records of the Bank.
- Example of the Eligible Incremental Balance calculation

Example 1: Assuming that the customer has upgraded to Preferred Banking in January 2025, and has fulfilled the balance growth requirement before the Designated Foreign Currency Deposits Growth Period:

USD Deposit Balances and Transactions	Amount in HKD or its equivalent
USD deposit balance on 31 Dec 2024:	\$100,000
Fund in on 8 Jan 2025:	+\$100,000
Fund out on 23 Feb 2025:	-\$20,000
Assuming no transaction made after 23 Feb 2025, daily average balance from Mar to May 2025:	\$180,000 (Eligible Incremental Balance: \$80,000)

Example 2: Assuming that the customer has upgraded to Preferred Banking in January 2025, and gradually deposited new funds during the Designated Foreign Currency Deposits Growth Period:

USD Deposit Balances and Transactions	Amount in HKD or its equivalent
USD deposit balance on 31 Dec 2024:	\$100,000
Assuming no transaction made during 1 Jan to 13 Mar 2025, USD deposit balance from 1 - 13 Mar 2025 (13 days):	\$100,000
Fund in on 14 Mar 2025:	+\$100,000
USD deposit balance from 14 Mar - 21 Apr 2025 (39 days):	\$200,000
Fund in on 22 Apr 2025:	+\$50,000
USD deposit balance from 22 Apr - 31 May 2025 (40 days):	\$250,000
Daily average balance from Mar to May 2025:	\$207,608 (Eligible Incremental Balance: \$107,608)



The illustration above is taking the USD transactions of a customer who upgrade to Preferred Banking in January 2025 as an example. The same calculation applies to transactions in other currencies and months.

- iv. Eligible Incremental Balance will be converted into the HKD equivalent amount based on the exchange rate of each foreign currency solely determined by the Bank on 31 July 2025.
- v. The Cash Reward will be credited into the Hong Kong Dollar Savings/Current Account of the Eligible Foreign Currency Deposits Incremental Reward Customer on or before 30 September 2025. At the time the cash reward is credited, the Eligible Foreign Currency Deposits Incremental Reward Customer must continue to maintain a valid Preferred Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, he/she will be deemed to have forfeited the right to receive the relevant cash reward.
- vi. If any Eligible Foreign Currency Deposits Incremental Reward Customer opens more than one Preferred Banking Account during the Promotion Period, his/her entitlement to the Foreign Currency Deposits Incremental Reward will be based on the Preferred Banking Account with the earliest account opening date. Each Eligible Foreign Currency Deposits Incremental Reward Customer can enjoy this Offer only once during the Promotion Period.
- vii. This Offer cannot be used in conjunction with other savings offers of the same currency.

Reward 4

- a. The promotion period is from 2 January 2025 to 31 March 2025. Eligible Customers who have successfully exchanged foreign currencies in real-time (exclude HKD to USD or USD to HKD FX transaction(s)) under his/her sole or joint personal integrated accounts of Preferred Banking ("Eligible Account") via "Foreign Exchange Service" of Hang Seng Personal e-Banking or Hang Seng Mobile App with cumulative FX Transaction Amount for at least HKD20,000 (or its equivalent) within Eligible FX Transaction Counting Period are entitled to the cash rebate of HKD100.

Date of account opening/upgrading to Preferred Banking	Eligible FX Transaction Counting Period
January 2025	January 2025 – May 2025
February 2025	February 2025- June 2025
March 2025	March 2025 – July 2025

- b. Each Eligible FX Transaction will be calculated in the Hong Kong Dollar or its equivalent for the transaction amount based on the actual exchange rate executed for the transaction. For any cross-currency exchange, the relevant transaction amount will be converted into the Hong Kong Dollar equivalent with the exchange rate for the buy currency solely determined by the Bank on 31 August 2025.

- c. For the Eligible FX Transaction entitled to other foreign currency exchange offers (including but not limited to exchange rate or other spread discount offers) (if applicable), the relevant transaction will not be eligible for this Offer.
- d. The cash reward will be credited into the Hong Kong Dollar Savings/Current Account of the Eligible Customer of reward 3 on or before 30 September 2025. At the time the cash reward is credited, each Eligible Customer of reward 3 must continue to maintain a valid Preferred Banking Account and a Hong Kong Dollar Savings/Current Account; otherwise, or he/ she will be deemed to have forfeited the right to receive the relevant cash reward.
- e. This Offer is not applicable to foreign exchange transaction(s) via notes exchange, cash deposit, notes withdrawal, inward remittance, Overseas Transfer Service via branch, phone banking hotline or Hang Seng Personal e-Banking, FX Order Watch Service, Passbook Savings Account, Voice Recording System and foreign exchange transaction(s) made on pre-defined dates by way of forward dated instruction(s). In case of disputes, the decision of the Bank on the customer's eligibility to enjoy this Offer shall be final.
- f. The transaction date, time, exchange rate and transaction amount are subject to the record of the Bank.
- g. This Offer cannot be used in conjunction with other foreign exchange or exchange rate offers of the Bank.
- h. This offer is subject to review according to fluctuations on market interest rates, currency rates, customers' trading patterns and other factors from time to time. The Bank reserves the right to change the offer at any time without prior notice.
- i. Unless otherwise specified, this promotion is not applicable to corporate account customers and Private Banking customers.

Reward 5

- a. The promotion period is from 2 January 2025 to 31 March 2025. For exchange of designated currencies and set up of 1-week / 1-month time deposit at the same time with designated transaction amount. The above interest rate offers are quoted with reference to the interest rates offered by the Bank on 2 January 2025 and are for reference only. The relevant interest rates will be subject to revision based on the prevailing market conditions. Terms and conditions apply. Visit hangseng.com/forexoffer for more details.
- 7. 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 to Reward 4 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.
 - 8. 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.
 - 9. 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.
 - 10. 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.
 - 11. 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.