

Terms and Conditions for Hang Seng “Payment Connect” Lucky Draw Promotion (“Promotion”):

Promotion Period and Eligibility

1. This Promotion is held by Hang Seng Bank Limited (“Hang Seng” or “Bank”) from 2 July to 30 September 2025 (both days inclusive) (“Promotion Period”).
2. The Promotion is applicable to any customer who meets all the following requirements (“Eligible Customer”):
 - i. Being aged 18 or above on 2 July 2025; and
 - ii. Hold a valid Prestige Private, Prestige Banking, Preferred Banking, Integrated Account, Family+ Account, Savings / Current Account (each an “Eligible Account”); and
 - iii. Maintain Hang Seng as Faster Payment System (“FPS”) default receiving bank with mobile phone number until the Promotion rewards are issued; and
 - iv. Maintain Marketing Push Notification enabled until the Promotion rewards are issued; and
 - v. With a valid mobile phone number and email address on Hang Seng’s record.
3. The Promotion is not applicable to:
 - i. Commercial customers; and
 - ii. Hang Seng Supplementary Card, Business Card, Commercial Card, USD Visa Gold Card, UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping Mastercard and Private Label Card.

“Payment Connect” Lucky Draw Details

4. Eligible Customer will get one lucky draw entry if during the Promotion Period he / she receives an inward payment of HKD1,000 / CNY1,000 or above via “Payment Connect” to his/ her Eligible Account (i.e from mainland China to Hong Kong) (“Eligible Transaction”).
5. Each Eligible Customer can have a maximum of 10 lucky draw entries during the Promotion Period.
6. 2 Grand Prize winners and 1,388 Second Prize winners will be drawn on a random basis on or before 31 December 2025 by Hang Seng. The prize details are as follows:

Prize		Quota
Grand Prize	9999 Gold Ingots with God of Wealth Design (10 Grams) (“Hang Seng God of Wealth Gold Plate”)	2 customers
Second Prize	HKD100 e-Voucher (“e-Voucher”)	1,388 customers

7. Each Eligible Customer could only win one Prize during the Promotion Period.

“Payment Connect” Lucky Draw Prize Redemption Details

8. The prize notification will be sent to the winner via Marketing Push Notifications by Hang Seng on or before 31 December 2025. If the winner used non-Hong Kong Identity Card or non-Hong Kong residential address as account opening document, the prize notification will be sent to the winner via MMS / Email to his / her mobile phone number / email address on Hang Seng’s record on or before 31 December 2025.
9. If the prize is a Hang Seng God of Wealth Gold Plate, the prize notification will contain the redemption instructions. The winners must follow the instructions on the prize notification to redeem the prize.
10. If the prize is a HKD100 e-Voucher, the prize notification will contain the redemption URL. The winners must go through the hyperlink provided in the prize notification to redeem the prize.

11. After receiving the e-Voucher, the winner should present the e-Voucher at the relevant merchant and use it on or before the expiry date shown on the e-Voucher. Any expired e-Voucher will not be accepted or replaced.
12. Each e-Voucher can only be used once and will expire once used. Payment must be made for any spending amount exceeding the face value of the e-Voucher, and no change will be given when the spending amount is less than its face value. The supplier of the prize reserves the right of final decision on determining the validity of the prize.
13. Hang Seng will not be responsible for any liability relating to the use of the prize. Any disputes or complaints arising from the prize shall be resolved directly between the customer and the supplier. For details of how to use the prize, please refer to the message stated thereon.

General

14. All prizes are non-exchangeable, non-refundable and non-transferable. It will not be reissued if deleted, lost, damaged or unused after expiry.
15. Hang Seng reserves the right to replace the prize with other gifts at any time without prior notice and without reason. The value or nature of the substitute gift may differ from prize offered in this Promotion.
16. Hang Seng reserves the rights to suspend, revise or terminate the Promotion at any time and to amend these Terms and Conditions from time to time. In the event of any dispute, the decision of Hang Seng shall be final.
17. Any transaction found to be fraudulent will not be considered eligible for this Promotion, and the relevant customer will not be rewarded.
18. No person other than the customer and Hang Seng (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 provisions of these Terms and Conditions.
19. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. These Terms and Conditions are subject to prevailing regulatory requirements.
21. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.