

Terms and Conditions for Welcome Reward for New Personal e-Banking Customers Promotion (“Promotion”):

Promotion Period and Eligibility

1. This Promotion is held by Hang Seng Bank Limited (“Hang Seng” or “Bank”) from 1 January to 31 March 2026 (both days inclusive) (“Promotion Period”).
2. The Promotion applies to “eligible designated customer(s)” (“Eligible Customer(s)”) only. Eligible Customers mentioned herein refers to personal customers who:
 - i. successfully opened a valid Prestige Private, Prestige Banking, Preferred Banking, Integrated Account, Family+ Account, Savings / Current Account or Hang Seng Credit Card with Hang Seng (each an “Eligible Account”) on or before 30 November 2025 and are still holding such an Eligible Account during the Promotion Period; or
 - ii. successfully opened only a valid Hang Seng Credit Card during the period from 1 December 2025 to 31 March 2026, and are still holding only such Hang Seng Credit Card during the Promotion period, but not holding any Eligible Account on or before 1 December 2025.
3. Eligible Customer must maintain a valid email address and mobile number on Hang Seng’s record.
4. Unless otherwise specified, the Promotion is not applicable to Commercial Banking customers, Hang Seng Supplementary Card, Business Card, Commercial Card, Private Banking Visa Infinite Card, Visa Infinite Card, USD Visa Gold Card, UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping Mastercard and Private Label Card.
5. This Promotion contains two campaigns:
 - i. Register for e-Banking and e-Statement Rewards; and
 - ii. Hang Seng Mobile App Designated Mission Rewards.

Register for e-Banking and e-Statement Rewards

6. Eligible Customers will get HKD50 e-Voucher (“Registration Reward”) if during the specific Promotion Period he/she successfully registers Personal e-Banking and registers the e-Statement service for at least one of the Eligible Accounts within 7 calendar days of the e-Banking registration (i.e. if you register personal e-Banking on 1st Jan, the last day of e-Statement registration is 7th Jan) via Hang Seng Personal e-Banking (Desktop version) or Hang Seng Mobile App.
7. Each Eligible Customer during the Promotion Period can enjoy the Registration Reward once only.

Hang Seng Mobile App Designated Mission Rewards

8. Eligible Customers who successfully register for e-Banking and e-Statement, and subsequently complete **any two** of the Designated Missions (“Designated Mission(s)”) during the Promotion Period, will get HKD50 e-Voucher (“Designated Mission Reward”). The Designated Missions are as follows:

Designated Missions	
a)	Transfer fund of at least HKD100 to 3rd party payee via FPS on Hang Seng Mobile App by inputting mobile number / email / FPS ID and set Hang Seng as FPS default receiving bank for his/ her mobile number. Maintain this status until the Designated Reward is received.
b)	Make a successful online merchant bill payment of at least HKD100 with “Bill Payment” service on Hang Seng Mobile App or Desktop e-Banking.
c)	Set up Direct Debit Authorisation on Hang Seng Mobile App or Desktop e-Banking / Set up Standing Instruction on Hang Seng Mobile App.
d)	Redeem a voucher via +FUN Shop on Hang Seng Mobile App.

Reward Notification

9. Eligible Customers will receive a reward notification via Marketing Push Notification on or before 30 June 2026. The reward notification will contain the redemption URL. Eligible Customers must go through the hyperlink provided in the reward notification to redeem the reward.
10. Eligible Customers must enable Marketing Push Notification and maintain it enabled until he/she has received the reward.
11. Each reward can only be used once and will expire once used. Payment must be made for any spending amount exceeding the face value of the reward, and no change will be given when the spending amount is less than its face value. The supplier of the reward reserves the right of final decision on determining the validity of the reward.
12. Hang Seng will not be responsible for any liability relating to the use of the reward. Any disputes or complaints arising from the reward shall be resolved directly between the customer and the supplier. For details of how to use the reward, please refer to the message stated thereon.
13. Eligible Customers shall notify Hang Seng by 31 July 2026 if he/she has not received the reward notification by 2 July 2026. Late notifications will not be entertained, and the relevant voucher will be forfeited without prior notice.

General

14. The reward is 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 reward with other gifts at any time without prior notice and without reason. The value or nature of the substitute gift may differ from reward 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. Unless otherwise specified, the Promotion cannot be used in conjunction with any other Hang Seng promotion and offer.
19. 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.
20. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. These Terms and Conditions are subject to prevailing regulatory requirements.
22. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.