



General Terms and Conditions:

1. The offers are applicable to Hang Seng Preferred/ Prestige Private/ Prestige customers (the "Customers").
2. The offers are not transferable, and cannot be redeemed or exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons or membership benefits/ VIP cards/ VIP bonus point programmes of the merchant and/or the respective outlet (unless otherwise specified).
3. The offer is subject to availability.
4. Additional terms and conditions may be applicable to individual offer, please check with the respective outlet for details.
5. Upon closure of the respective outlet, the relevant offers shall be terminated immediately.
6. All products, services, and information related to the offers are directly sold and supplied to Customers by the merchant and/or the respective outlet who are solely responsible for all related obligations and liabilities.
7. The offers are governed by these terms and conditions, terms and conditions of the relevant reservation form and other terms and conditions stipulated by the merchant.
8. Hang Seng Bank Limited ("Hang Seng") and the respective merchant reserve the right to vary or terminate the offers at any time and to amend the terms and conditions from time to time without prior notice. In case of any dispute, the decision of Hang Seng and the merchant shall be final.
9. Hang Seng shall not be liable to the Customers and their guests for any loss, claims, damages or personal injuries arising out of or in connection with the reservation and use of the product/service provided by the merchant and/or the respective outlet.
10. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These terms and conditions are subject to prevailing regulatory requirements.
12. No person other than the Customers 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 provision of these terms and conditions.
13. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.



Terms & Conditions for Treatment Offer at ATO Hair Club

ATO Hair Club

1. The promotion period is from 1 April 2024 to 31 March 2025 ("Promotion Period"). Treatment offers at ATO Hair Club (the "Merchant") is a free trial of Japanese Style Hair Cut & Finish and Professional Scalp Analysis (For Hang Seng Bank Prestige or Prestige Private Banking customer only) and \$688 Multi Hair Treatments (choose 3 out of 7 from Keratin Treatment, Hair Straightening Re-Growth, Bleach, Contrast, Full Hair Tinting, Hair Cut & Finish, K18 Peptide Serum) (For Hang Seng Bank Preferred Banking customer only) (the "Treatment Offer").
2. Customer must be a member of Hang Seng Bank Preferred, Prestige or Prestige Private Banking and a new customer of ATO Hair Club at the same time.
3. Customers must provide promo code TJ1027 to make a booking with the Merchant via 2737 2372 or WhatsApp (852) 6426 0200.
4. Customers shall present their Hang Seng Prestige or Prestige Private ATM card or "My ATM Card" page on Hang Seng Personal Banking mobile app upon arrival at the Merchant to enjoy the Treatment Offer.
5. The Treatment Offer is for the sole use of the Customer and is not transferable.
6. Each Customer can only enjoy the Treatment Offer (for one person only) once during the Promotion Period.
7. The Customer should understand and agree to the items and content of the Treatment Offer and the services arranged by the Merchant before receiving the same.
8. The Bank and the Merchant shall be entitled to revoke, alter, add to or vary the contents used in the Treatment Offer without further notice.
9. In case of any dispute in respect of the Treatment Offer, the Bank and the Merchant has the final decision.