

Investors should note that all investment involves risks. Prices of securities may go up as well as down and may even become valueless. Investors should not only base on this marketing material alone to make any investment decision, but should read in detail the relevant Risk Disclosure Statements.

Terms and Conditions for 0.2% brokerage fee offer for all buy/sell HK stocks executed via e-Banking:

- (1) The above offer is only applicable to customers who have received the relevant promotional message in **Hang Seng Personal e-Banking** or relevant promotional e-mail sent by Hang Seng Bank Limited ("the Bank") ("Selected Customers").
- (2) To enjoy the above offer, Selected Customers have to successfully open a securities account (personal/ joint) from 3 July 2018 to 30 September 2018 ("New Securities Account") ("Selected New Securities Customers").
- (3) The above offer will be applied to the buy or sell transactions of Hong Kong Dollar-denominated stocks listed on The Stock Exchange of Hong Kong Limited that are successfully executed by Selected New Securities Customers through Hang Seng Personal e-Banking using the New Securities Account ("Eligible Securities Transaction(s)") **until further notice**.
 - The above offer will be effective on the next trading day for New Securities Account opened on or before 5:00pm of each trading day;
 - The above offer will be effective on the second trading day for New Securities Account opened after 5:00pm of each trading day;
 - The above offer will be effective on the second trading day after Saturday, Sunday, Public Holiday or any non-trading day ("holiday") for New Securities Account opened on holiday.
- (4) Eligible Securities Transactions exclude locally traded overseas stocks, any listed securities settled by non-Hong Kong dollars, i-Shares, Exchange Fund Notes, Hong Kong Linked retail bonds, Government of HKSAR retail bonds/ibonds, purchase or sell transactions of Hang Seng Monthly Investment Plans and IPO shares subscriptions.
- (5) **Each Eligible Securities Transaction is subject to a minimum brokerage fee of HKD100.** Selected New Securities Customers are still required to pay for any custody fee, securities deposit charges, nominee services fee and any third party transaction charges such as Transaction Levy, Stamp Duty and Trading Fee, etc in respect of the Eligible Securities Transaction(s).
- (6) The above offer is not applicable to Commercial customers, Private Banking customers, the staff of the Bank and any party who enjoys special privileges and offers.
- (7) The above offer is a reduction of brokerage fee for securities.
- (8) No person other than the Customer and the Bank (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.
- (9) These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- (10) These Terms and Conditions are subject to prevailing regulatory requirements.
- (11) The Bank reserves the right to suspend, amend, or terminate the above offer and to amend the Terms and Conditions at any time without prior notice. The decision of the Bank on all matters relating to the above offer shall be final and binding on all parties concerned.
- (12) In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Notes:

- To trade online via Hang Seng, customers are required to use Mobile Security Key or Security Device for authentication. You can use securities trading services after entering the 6-digit security code generated by the Mobile Security Key or Security Device on Authentication page. For details, please call 2822 0228.
- Hang Seng Bank Limited only intends to provide this material in Hong Kong, and this material is not intended to be provided to persons who are situated in or domiciled in those jurisdictions where the distribution of this material is legally restricted. Persons who read this material are required to understand and observe the relevant restrictions themselves. If in any jurisdictions where the provision of this material to any person is contrary to the law, or if the persons providing this material in those jurisdictions are not qualified, then this material should not be considered as being provided to those jurisdictions/persons.

Please contact any Hang Seng Bank branch if you request Hang Seng not to use your personal data for direct marketing purposes.