



General Terms and Conditions:

1. Unless otherwise specified, the promotion period of the offers below are from 1 April 2022 till 30 June 2022.
2. Unless otherwise specified, the offers below are not applicable to corporate accounts customers. The offers cannot be used in conjunction with other offer(s) of the Hang Seng Bank Limited (the "Bank").
3. The offers are provided by the Bank. The Bank 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. The decision of the Bank on all matters relating to this promotion and the related offers shall be final and binding on all the parties concerned. The relevant offers are subject to the terms and conditions of the relevant products/services.
4. 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.
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. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions of Savings Deposit Growth Offer:

1. Terms and conditions apply. For details, please contact our branch staff or visit hangseng.com/depositpromo2.

Terms and Conditions of Investment Product Offers:

1. Relevant Investment Products Subscription Offer
 - a. The promotion period of this offer is from 1 March 2022 till 30 June 2022. Terms and conditions apply. For details, please contact our staff or visit hangseng.com/invpromotion.
2. Investment Fund Transfer-in Offer
 - a. The promotion period of this offer is from 1 March 2022 till 31 December 2022. Terms and conditions apply. For details, please contact our staff or visit hangseng.com/invpromotion.
3. 0% Fund Subscription Fee Offer
 - b. The promotion period is from 1 April 2022 to 31 December 2022. The offer is applicable to Signature, Prestige Banking or Preferred Banking customers who have newly opened an Investment Fund Account (Account suffix 382) during the promotion period. Terms and conditions apply. For details, please visit hangseng.com/fundoffer.

Terms and Conditions of Insurance Product Offers:

1. Premium Discount Offer
 - a. Terms and conditions apply. Please note the relevant product risks. This plan is underwritten by Hang Seng Insurance Company Limited. For the offer details, please contact our branch staff or visit hangseng.com/lifeinsurance.
2. eCancerPro Insurance Plan and eFamilyPro Life Insurance Plan Offer
 - a. Terms and conditions apply. Please note the relevant product risks. This plan is underwritten by Hang Seng Insurance Company Limited. For details, please contact us at 2998 8038.
3. eIncomePro Deferred Annuity Plan (100% Guaranteed) Offer
 - a. Terms and conditions apply. Please note the relevant product risks. This plan is underwritten by Hang Seng Insurance Company Limited. Inclusive of the basic 1X Cash Dollars Rebate / yuu Points. Please visit hangseng.com/eincomepro-offer for the terms and conditions for the 10X Cash Dollars Rebate / yuu Points offer. To borrow or not to borrow? Borrow only if you can repay!

Terms and Conditions of Securities Service Offer:

1. New Securities Account offer
 - a. New Securities Customers (including all of the account holders of the New Securities Account) must not hold any securities account (personal/ joint) with the Bank within a period of 6 months preceding the account opening date. Investment involves risk. Terms and conditions apply. For the offer details, please contact our branch staff or visit Hang Seng Bank Website: Investments > Securities > Latest Promotion.

Terms and Conditions of Foreign Currency Exchange Offer:

1. Foreign Currency Time Deposit Interest Rate of up to 13% p.a.
 - a. For exchange of designated currencies and set up of 1-week time deposit at the same time. The above interest rate offers are quoted with reference to the interest rates offered by the Bank on 31 March 2022 and are for reference only. The relevant interest rates will be subject to revision based on the prevailing market conditions. Terms and Conditions apply. For the offer details, please contact our branch staff or visit hangseng.com/forexoffer.

Terms and Conditions of Remittance Offer:

1. Remittance Fee Waiver for Designated Outward Remittance
 - a. Charges out of scope of designated outward remittance fees, and charges levied by the beneficiary bank in connection with the Eligible Transactions will not be waived. Please refer to the Bank's Tariff Guide for Hang Seng Wealth and Personal Banking Customers for details of service fees for outward remittances. Terms and Conditions apply. For the offer details, please contact our branch staff or visit hangseng.com/forexoffer.

Terms and Conditions of Secured Overdraft Facility:

1. Monthly fee is 0.01% of the Approved Ceiling Limit. Fee will be charged from the date of the confirmation of approval issued by Hang Seng for approving the Secured Overdraft Facility.
2. Terms and Conditions apply. For the offer details, please contact our branch staff or visit Hang Seng Bank Website: Loans > Asset Link Secured Overdraft Facility > View Details.

Terms and Conditions of Mortgage Service:

1. Terms and Conditions apply. For details of terms and conditions and latest promotion, please contact our branch staff.

Terms and Conditions of Appointment Rewards:

1. Terms and conditions apply. For details, please contact our branch staff or visit hangseng.com/camp10.