

## Hang Seng Preferred Banking Promotion (July – September 2014)

### General Terms and Conditions:

- I. Unless otherwise specified, all offers are only applicable to customers who meet the designated account opening requirements and have newly opened/upgraded to an Integrated Account of Preferred Banking ("Preferred Banking") at Hang Seng Bank Limited (the "Bank") branches or Hang Seng Personal e-Banking, or have upgraded to Preferred Banking via phone banking hotline during the period from **2 July 2014 to 13 September 2014 ("Promotion Period")** excluding:
  - (a) existing customers who are holding the sole-named or joint-named Integrated Account of Prestige Banking ("Prestige Banking") or Preferred Banking, or
  - (b) customers who have closed any Prestige Banking or Preferred Banking with the Bank during the period from 2 January 2014 to 13 September 2014, or
  - (c) those whose accounts have been terminated in any periods (the "Eligible Customer(s)").
- II. If customer newly opens/upgrades more than one Preferred Banking during the Promotion Period (including the sole-named or joint-named Preferred Banking), entitlement to the offers will be based on the Preferred Banking with the earliest account opening/upgrading date.
- III. If customer newly opens/upgrades to Prestige Banking during the Promotion Period and fulfills the welcome offers requirement of Prestige Banking, entitlement to welcome offers will be based on Prestige Banking, and the relevant offers of Preferred Banking will not be applicable.
- IV. Each Eligible Customer can only enjoy the offers once unless otherwise specified. The offers cannot be used in conjunction with other promotional offers of the same product offered by the Bank.
- V. Unless otherwise specified, the offers are not applicable to corporate accounts customers.
- VI. In case the relevant Preferred Banking is a joint-named account, only the primary account holder can enjoy the offers.
- VII. The Preferred Banking must remain valid at the time the offers are being rewarded. If Eligible Customers have terminated the relevant Preferred Banking or transferred to other banking account other than Preferred Banking at the time when offers are being given, the Bank reserves the right to deduct from any account(s) of the Eligible Customers maintained with the Bank for the amount equivalent to the value of the rewards without prior notice.
- VIII. Cash Dollars will be credited to the Hang Seng Credit Card account of each Eligible Customer with the highest Cash Dollars balance. If an Eligible Customer has one or more than one Hang Seng Credit Card accounts with an outstanding Advance Cash Dollars balance, the Cash Dollars will be credited to such Credit Card account with the highest outstanding Advance Cash Dollars balance at the time. Eligible Customer who does not have any applicable Hang Seng Credit Card Principal Card can make enquiries to the Bank and apply for one. The application must be successfully approved one month before crediting the relevant Cash Dollars in order to be eligible for the Cash Dollars offer. If the application for the credit card is not approved, the Eligible Customer will not be offered any Cash Dollars. Upon the crediting of the Cash Dollars, the relevant Credit Card account must still be valid and with a good credit record. The offer is not applicable to Hang Seng Supplementary Cards, Business Card, Commercial Card, USD Visa Gold Card, UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, JAL Card, Spending Card, e-shopping MasterCard, or Private Label Card. The Cash Dollars cannot be transferred or converted into cash. The use of Cash Dollars is subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call the 24-hour Hang Seng Credit Card Marketing Enquiry Hotline at 2998 6899.
- IX. The Bank reserves the right to suspend, vary or terminate this promotion and the relevant offers at any time and to amend the relevant terms and conditions from time to time without prior notice. The decision of the Bank on all matters relating to this promotion and the relevant offers shall be final and binding on all parties concerned. The relevant offers are subject to the Terms and Conditions of Preferred Banking. If there is any inconsistency between the Terms and Conditions of Preferred Banking and these terms and conditions, these terms and conditions shall prevail. 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 the offers:

- (1) (a) This offer is only applicable to "New Customers". To enjoy the Cash Dollars, each eligible New Customer must maintain a required monthly Total Relationship Balance\* for Preferred Banking as shown in the table below in the **entire month of October 2014**.

Maintain Monthly Total Relationship Balance in the entire month of October 2014	Cash Dollars Entitlement
HK\$500,000 or above	\$400
HK\$200,000 or above	\$200
HK\$100,000 or above	\$100

- (b) "New Customers" refer to customers who have newly opened a Preferred Banking at branches during the Promotion Period excluding:
  - existing customers who are holding any Hong Kong Dollars / Foreign Currency savings, current, time deposit accounts or any Hang Seng integrated accounts (including Prestige Banking, Preferred Banking and Integrated Account), or
  - customers who have closed any of the above accounts with the Bank within the period of 2 January 2014 to 13 September 2014, or
  - those whose accounts mentioned above have been terminated in any period.
- (c) Each eligible New Customer can enjoy Cash Dollars offer once only. The Bank shall credit the Cash Dollars into the Eligible New Customers' Eligible Credit Card Account on or before 31 December 2014.
- (2) Terms and conditions apply. For details, please refer to the relevant handbill or visit [hangseng.com/payroll](http://hangseng.com/payroll).
- (3) Preferred Banking customers who successfully apply for a designated Hang Seng Credit Card via online can enjoy up to \$1,700 Cash Dollars. The extra reward for online application cannot be enjoyed in conjunction with other extra rewards for credit card application. For details, please approach our branch staff for enquiries, refer to the relevant handbill of Credit Card offer or visit [hangseng.com/cards](http://hangseng.com/cards).
- (4) Terms and conditions apply. For details, please refer to the relevant handbill or visit [hangseng.com/online](http://hangseng.com/online).
- (5) Terms and conditions apply. For details, please approach our branch staff for enquiries or visit [hangseng.com/iPower](http://hangseng.com/iPower).

**iPower is an online investment fund management account provided by the Bank for customers to manage their investment funds portfolio via Hang Seng Personal e-Banking. This service is only applicable to personal customers and not applicable to commercial customers. Relevant communications will be made available to you in electronic form only. No paper copy will be provided. Customers must register for the Personal e-Banking Services and other relevant services provided by the Bank, and maintain such registration in order to use the iPower account and the relevant services. Please refer to the full text of the "Important Notes for iPower account".**

**The single monthly account fee for the iPower account covers funds subscription and switching transactions, and is charged with reference to the portfolio value (subject to a minimum fee of HK\$100). Customers should note that an account administration fee as charged by the Bank applies in certain circumstances. Please refer to [hangseng.com/iPower](http://hangseng.com/iPower) for details of the fees and charges. In addition, for fund subscription and switching, while you are not required to pay the subscription fee and the switching handling fee, you may be required to pay redemption fees and/or other fees (if any) charged by the relevant fund house(s).**

- (6) The offer is only applicable to the customers who open a new securities account during the period from 1 July 2014 to 30 September 2014 and the brokerage fee promotion period is valid until 31 October 2014. Terms and conditions apply. For details, please approach our branch staff for enquiries or visit [hangseng.com/stockoffer](http://hangseng.com/stockoffer).
- (7) Terms and conditions apply. For details, please approach our branch staff for enquiries or visit [hangseng.com/fcy](http://hangseng.com/fcy).
- (8) Terms and conditions apply. For details, please approach our branch staff for enquiries, call FX Hotline Service at 2822 8233 or visit [hangseng.com/fx](http://hangseng.com/fx).

#### Risk Disclosure of MaxiInterest Investment Deposit

- This is a structured product involving derivatives. The investment decision is yours but you should not invest in the MaxiInterest Investment Deposit unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investors should read the relevant Important Facts Statement, Terms and Conditions and risk disclosure statement before making any investment decision.
  - Investors should note that this product is not capital protected and is not a normal time deposit, and thus should not be considered as normal time deposit or its alternative.
  - Earnings on this product are limited to the nominal interest payable. As the principal and the earning will be paid in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, investors will have to bear the potential losses due to currency depreciation, which may be substantial. If the product is withdrawn before maturity, investors will also have to bear the costs involved. Such losses and costs may reduce the earnings and the principal amount of this product. Investors should seek professional advice where necessary. The relevant Terms and Conditions of this product are available upon request to the staff of the Bank.
  - This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
  - Investment in this product is subject to the credit risk of the Bank.
- (9) To enjoy the first 6-month monthly fee waiver of Preferred Banking, Eligible Customers must maintain a monthly Total Relationship Balance\* of HK\$20,000 or above for Preferred Banking during the first 6-month monthly fee waiver period. **If the Total Relationship Balance of previous month falls below HK\$20,000, a HK\$106 monthly fee will be charged.** After the first 6-month monthly fee waiver period, the standard monthly fee for Preferred Banking will be applied if the Total Relationship Balance of previous month falls below HK\$200,000. For details of the monthly fee, please check with the Bank's staff.

\* The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit card cash advances, outstanding balance of personal loans and the accumulated premiums paid for the designated life insurance plans distributed by the Bank as an agent as well as Hang Seng MPF balance. For sole-named integrated account holders, their other joint-named account(s) will also be included.

