

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices of fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read the relevant fund's offering documents (including the full text of the risk factors stated therein (in particular those associated with investments in emerging markets for funds investing in emerging markets)) in detail before making any investment decision.

General Terms and Conditions

- Unless otherwise specified, promotion period of all the offers mentioned herewith is from **1 March 2017 to 30 June 2017** ("Promotion Period") and all the offers are only applicable to the selected customers of the Integrated Account of Preferred Banking ("Preferred Banking") ("Eligible Customers").
- All the offers mentioned herewith are not applicable to staff of Hang Seng Bank Limited ("the Bank") and who are enjoying staff privileges. Unless otherwise specified, the following offers cannot be used in conjunction with other offers of the same products/services.
- 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.
- No person other than the Eligible Customers 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.
- These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These terms and conditions are subject to prevailing regulatory requirements.
- In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

First-time Online Funds Subscription Fee As Low As HKD 0 – Terms and Conditions

- Eligible Customers who successfully subscribe any open-ended funds distributed by the Bank for the first time **through the subsidiary funds account (under the account number suffix of 382) under the Preferred Banking ("Eligible Account") and via Hang Seng Personal e-Banking** during the Promotion Period, can enjoy funds subscription fee as low as HKD 0.
- This offer is calculated on a per Eligible Account basis.
- Eligible Customers who subscribe for fund(s) during the Promotion Period are required to pay the funds subscription fee upfront first. The funds subscription fee waived (**maximum HKD 500 per Eligible Account**) will be credited as cash rebate into the relevant Hong Kong Dollar ("HKD") settlement account of the Eligible Customers **on or before 31 August 2017**. If the price of any fund(s) subscribed is denominated in a currency other than HKD, the Bank will convert the relevant funds subscription fee waived into the HKD based on the exchange rate determined by the Bank on 30 June 2017. In such circumstances, the subscription fee waived amount will not be calculated based on the actual funds subscription fee paid by the Eligible Customers.
- Eligible Customers should maintain the Preferred Banking and its HKD settlement account when the funds subscription fee waived is credited. Otherwise, Eligible Customers will not be entitled to the offer.
- Please visit hangseng.com/fundsupermart for details of the open-ended funds which are covered by this offer.
- This offer does not apply to any investment fund subscription applications which are received after the cut-off time of the relevant funds on the last day of the Promotion Period (i.e. 30 June 2017), such subscription applications will be processed on the next dealing day and **will not be considered as subscription applications within the Promotion Period**. Please note that different cut-off times may apply to subscription applications for different funds and/or subscription applications for the same fund through different channels. Customers are advised to contact our staff to enquire about the cut-off time for the relevant subscription applications.
- This offer does not apply to funds subscription pursuant to Hang Seng Monthly Investment Plan for Funds, fund transactions through iPower account (under the account number suffix of 384), fund units with no subscription fees, money market funds, or other funds/fund transactions as specified by the Bank from time to time.
- This offer can be used in conjunction with the "HKD 0 Funds Subscription Fee for the first 6 months by setting up a New Hang Seng Monthly Investment Plan for Funds for the first time" below.

HKD 0 Funds Subscription Fee for the first 6 months by setting up a New Hang Seng Monthly Investment Plan for Funds for the first time – Terms and Conditions

- This offer is applicable to Eligible Customers who successfully **set up a new Hang Seng Monthly Investment Plan for Funds for the first time through the subsidiary funds account (under the account number suffix of 382) under the Preferred Banking ("Eligible Account") and via Hang Seng Personal e-Banking** during the Promotion Period ("Eligible Fund Plan").
- This offer is calculated on a per Eligible Account basis.
- Eligible Fund Plan does not include any amendment made to an existing Monthly Investment Plan for Funds and did not set up and/or cancel any Monthly Investment Plan for the same fund via the same Eligible Account within a period of 3 months preceding the set up date of the relevant Eligible Fund Plan.



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- Eligible Customers can enjoy as low as HKD 0 funds subscription fee for any open-ended funds (distributed by the Bank) subscribed during the 6 calendar months starting from the date of setting up the Eligible Fund Plan.
- Eligible Customers are required to pay the funds subscription fee upfront first with regard to the monthly investment amount of the Eligible Fund Plan. The funds subscription fee waived (**maximum HKD 1,000 per Eligible Account**) will be credited as cash rebate into the relevant HKD settlement account of the Eligible Customers **on or before 28 February 2018**. If the price of any fund(s) subscribed is denominated in a currency other than HKD, the Bank will convert the relevant funds subscription fee waived into the HKD based on the exchange rate determined by the Bank on 30 June 2017. In such circumstances, the funds subscription fee waived will not be calculated based on the actual funds subscription fee paid by the Eligible Customers with regard to the Eligible Fund Plan.
- Eligible Customers should maintain the Preferred Banking and its HKD settlement account and the Eligible Fund Plan must still be valid when the funds subscription fee is credited. Otherwise the Eligible Customers will not be entitled to the offer.
- Please visit hangseng.com/fundsupermart for details of the open-ended funds which are covered by this offer.
- This offer can be used in conjunction with the “First-time Online Funds Subscription Fee As Low As HKD 0” above.