

**Terms and Conditions:**

- Promotion period is from 1 September 2017 to 31 October 2017 ("Promotion Period").
- The offer is applicable to Prestige Signature, Prestige Banking, Preferred Banking and Integrated Account customers ("Eligible Customers").

**3. Offer 1 – Online Investment Cash Rewards Offer**

- To enjoy the offer, Eligible Customers must have successfully complete the subscription of MaxiInterest Investment Deposit and/or subscription of Currency-Linked Capital Protected Investment Deposit and/or opening of a new position in FX2 – FX and Precious Metal Trading Services ("Relevant Investment Transaction(s)") through Hang Seng Personal e-Banking or Hang Seng Personal Mobile App of Hang Seng Bank Limited ("the Bank") and the transaction amount accumulated ("Accumulated Investment Amount") reaches the required amount during the Promotion Period.
- HKD50 cash rewards will be given for every Accumulated Investment Amount of HKD250,000 or its Hong Kong Dollar equivalent with upper limit of HKD10,000 for the cash rewards. Any customer with an Accumulated Investment Amount which falls short of HKD250,000 or its Hong Kong Dollar equivalent will not be eligible for this offer; and any part of the Accumulated Investment Amount in excess of HKD250,000 or its Hong Kong Dollar equivalent which falls short in the multiple of HKD250,000 or its Hong Kong Dollar equivalent will not be counted for the determination of the cash rewards amount. The cash rewards amount is fixed at HKD50 or its multiple, depending on the Accumulated Investment Amount.
- Accumulated Investment Amount is calculated on a per account basis and in Hong Kong Dollar. If the Accumulated Investment Amount is in a currency other than Hong Kong Dollar, the relevant subscription amount of MaxiInterest Investment Deposit and Capital Protected Investment Deposit will be converted into its Hong Kong Dollar equivalent using the exchange rate solely determined by the Bank on 31 October 2017; the relevant contract amount of FX2 – FX and Precious Metal Trading will be converted into its Hong Kong Dollar equivalent using the exchange rate at the time of transaction completed (the Bank's record shall prevail), to calculate the relevant Accumulated Investment Amount in Hong Kong Dollar equivalent.

**4. Offer 2 – New Customers Extra Online Investment Cash Rewards Offer**

HKD100 cash rewards will be given for every Designated Investment Transaction successfully completed by New Customers through Hang Seng Personal e-Banking or Hang Seng Personal Mobile App during the Promotion Period. The maximum cash rewards each Eligible Customer can receive for each of the Designated Investment Transaction and under this Offer 2 is HKD100 and HKD300 respectively.

New Customers	Designated Investment Transaction
Eligible Customers who have not successfully subscribed for MaxiInterest Investment Deposit through any transaction channels of the Bank from 1 March 2017 to 31 August 2017 ("MXI Customer(s)").	Subscribe for MaxiInterest Investment Deposit by MXI Customer
Eligible Customers who have not successfully subscribed for Capital Protected Investment Deposit through any transaction channels of the Bank from 1 March 2017 to 31 August 2017 ("CPI Customer(s)").	Subscribe for Currency-Linked Capital Protected Investment Deposit by CPI Customer
Eligible Customers who newly open FX2 - FX and Precious Metal Trading Services Account ("New FX2 Account") during the Promotion Period and all of the account holder(s) of the New FX2 Account must not hold any FX2 - FX and Precious Metal Trading Services Account with Hang Seng Bank Limited (the "Bank") within a period of 6 months preceding the account opening date ("FX2 Customer(s)").	Open a new position in FX2 – FX and Precious Metal Trading Services by FX2 Customer

- The Bank will credit the cash rewards (if any) into the Hong Kong Dollar saving / settlement account of the relevant Personal Banking Account of the customers on or before 31 December 2017. The relevant Personal Banking Account must remain valid when the relevant cash reward is credited.
- Offer 1 and Offer 2 can be used simultaneously, but not applicable to any party who enjoys staff privileges. Unless otherwise specified, the offer cannot be used in conjunction with other offer(s) of the Bank.
- 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.
- 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.
- The Bank reserves the right to suspend, revise or terminate this promotion and the above related offer at any time and to amend the Terms and Conditions thereof from time to time without prior notice. The decision of the Bank on all matters relating to the above promotion and the related offer shall be final and binding on all parties concerned. The relevant offers are subject to the Terms and Conditions of the relevant products / services. If there is any inconsistency between the Terms and Conditions of the relevant products / services 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.

