



Terms and Conditions for Member-Get-Member Referral Program

- I. Unless specified otherwise, the Promotion period is from 1 August 2019 to 31 December 2019 (both dates inclusive).
- II. Commercial customers, customers who entitled to staff offer, staff of Hang Seng Bank Limited ("the Bank") and its subsidiaries are not eligible for this scheme.
- III. Only the primary account holder of a joint account is entitled for the referrer rewards.
- IV. The above mentioned benefits are subject to the terms and conditions of the relevant products / services. The Bank reserves the right to suspend, vary or terminate the relevant offers and to amend the relevant terms and conditions at any time without prior notice. The decision of the Bank on all matters relating to the relevant offers shall be final and binding on all parties concerned.
- V. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- VI. These Terms and Conditions are subject to prevailing regulatory requirements.
- VII. 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.

1. Reward for referrer:

- a. The referrer must hold any type of bank accounts with the Bank (includes any savings / current / fixed deposit / integrated account denominated in HK Dollar / foreign currencies, i.e. Prestige Banking ("Prestige"), Preferred Banking ("Preferred"), Green Banking or Integrated account). The referrer must complete the online Referral Form and notify the referee of the unique referral code during the promotion period. All information must match the Bank's records. The referrer must successfully refer a referee to open a new Prestige / Preferred / Green Banking / Integrated account, but not including (i) existing account holders who maintained any savings / current / fixed deposit or any integrated account with the Bank (i.e. Prestige Banking / Preferred Banking / Green Banking or Integrated account); or (ii) those customers who has / have closed any of the above mentioned accounts between 1 December 2018 and 31 December 2019; or (iii) account holders whose accounts were terminated any time, for entitlement to the below rewards.

New Account Opened by Referee	Rewards for Referrer ("Referrer Reward")
Prestige Banking	HKD500 Cash Rebate
Preferred Banking	HKD300 Cash Rebate
Green Banking / Integrated account	HKD100 Cash Rebate

- b. Each referrer can refer more than one referee. There is no limit on the rewards that referrer can earn. For a joint account opened by the referee, the referrer can only be entitled to one Referrer Reward. However, no Referrer Reward will be entitled if the referrer is one of the holders of a new joint account.
- c. Referral completed on or before 31 December 2019 (the expiry date of the Promotion Period) will be entitled to Referrer Reward. The referrer can be entitled to the above rewards only if the referee has completed the online referral form and the account opening procedure during the Promotion Period.
- d. If more than one referrers refer the same referee, the Referrer Reward will be awarded to the first referrer according to the account opening record of the Bank.
- e. No awards for Referrer will be allowed for a referrer to refer himself / herself to open a new account.
- f. The date of Awards for Referrer will be determined by reference to the account opening date of the referee. The Referrer Reward will be forfeited if the referrer and / or the referee's account is closed at the time the Referrer Reward is available.

Account Opening Date of the Referee	Cash Rebate Date
1 August 2019 to 31 December 2019	On or before 31 March 2020

2. Reward for referee:

- a. Unless specified otherwise, offer will only applicable within the promotion period and eligible customers are those who successfully opened a new integrated account of Prestige Banking, Preferred Banking, Green Banking or Integrated account by fulfilling specific account opening conditions but not including (i) existing account holders who maintained any savings / current / fixed deposit or any integrated account with the Bank (i.e. Prestige Banking / Preferred Banking / Green Banking or Integrated account); or (ii) those customers who has / have closed any of the above mentioned account between 1 December 2018 and 31 December 2019; or (iii) account holders whose accounts were terminated at any time. If a customer has opened more than one account with the Bank during the promotion period (including sole name or joint name accounts), only the first account opened will be entitled to the award.
- b. The referee has to complete the online referral form and open an account during promotion period. Referee can enjoy the following reward upon completion of account opening.

Account Opening Date of Referee	New Account Opened by Referee	Rewards for Referee ("Referee Reward")	Cash Rebate Date
1 August 2019 to 31 December 2019	Prestige Banking	HKD200 Cash Rebate	On or before 31 March 2020
	Preferred Banking	HKD100 Cash Rebate	
	Green Banking / Integrated account	HKD50 Cash Rebate	

- c. Each referee can only entitle to the reward once, i.e. such referee can only be referred by a referrer and be referred once.

- # Toll-free Enquiry Hotlines allows you to contact us for free even staying on the Mainland. These hotlines are applicable to enquiries on general personal service only but not applicable to enquiries/transactions of investment related matters. The toll-free hotlines can be accessed from mobile lines, fixed telephone lines, payphones and call cards and are free of IDD charge. Please contact relevant service supplier for details. Hang Seng Bank Limited assumes no responsibilities for such service. Customer agrees to be bound by the terms and conditions for the service provided by service providers which may be amended from time to time. For any claims, disputes and complaints regarding such service and information, customer should refer directly to service providers.