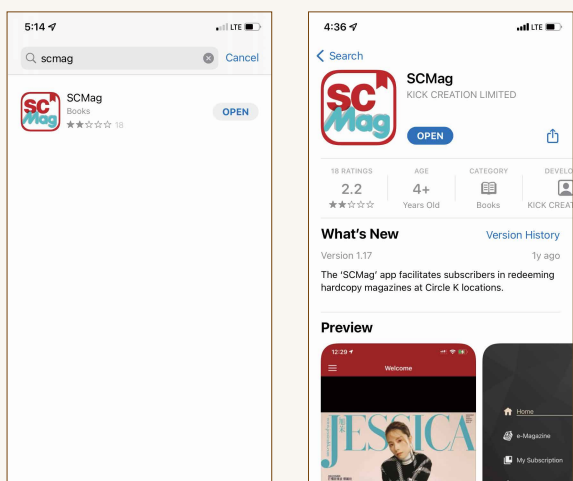


User Guide for Registration of SCMag and Redemption of Lifestyle Magazines

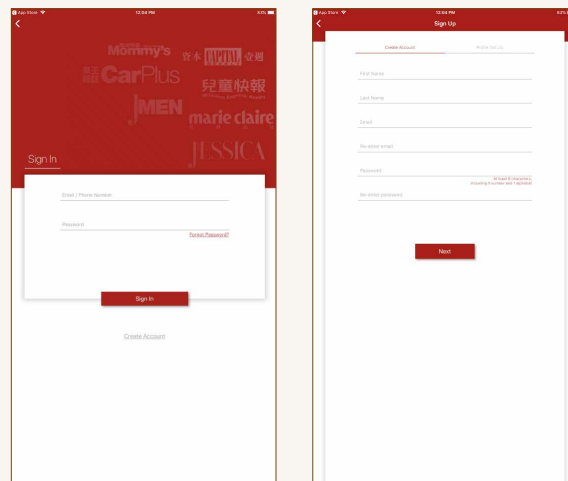
Readers are required to install the mobile application of "SCMag", to complete the registration process together with the designated activation codes, in order to redeem the digital copy of CAPITAL and 旭茉JESSICA for year 2022/2023 at your convenience.

Step 1



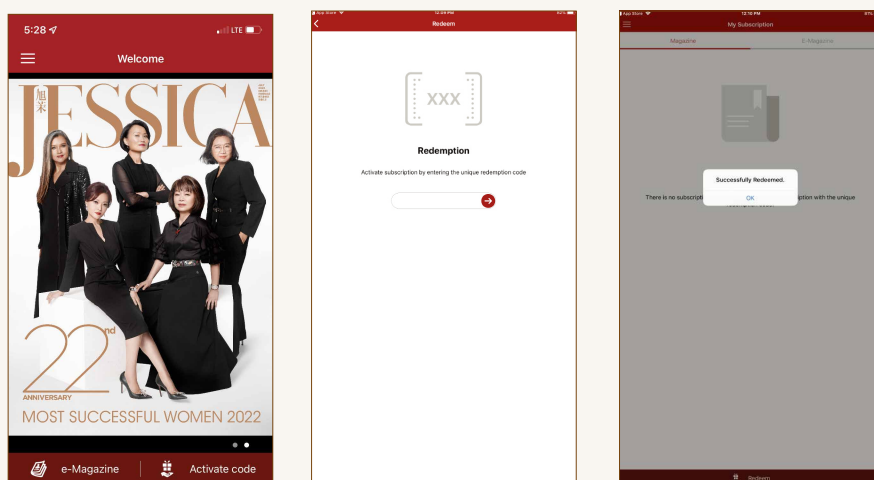
Search and download the "SCMag" mobile application via the Apple App Store (applicable to smartphone / tablet with iOS system) or Google Play (applicable to smartphone / tablet with Android system)

Step 2



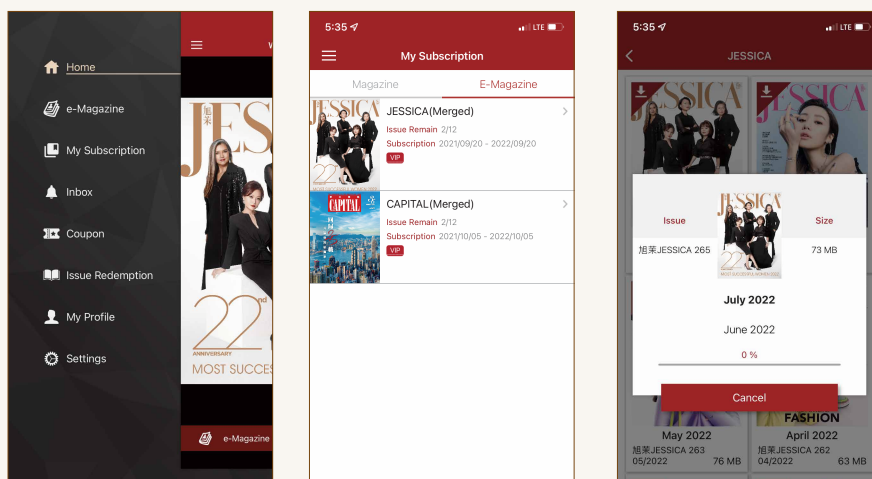
Press "Create Account" in the app and fill in respective information. Enter your mobile phone number then press "Send Code", our system will send a verification code via SMS to the registered mobile phone number, please fill in your personal information accordingly and press "Confirm" to complete the registration.

Step 3



Login with your mobile number or email address, press "Activate Code" at the bottom right corner, enter the activation code and press the "arrow" button, then you can redeem the latest magazine from South China Media. Each activation Code can only be used once.

Step 4



When the magazine is published, please select "My Subscription" and press "E-Magazine". Click the e-magazine to download and read that issue of magazine.

The redemption of e-magazines is subject to the relevant terms and conditions. For details, please refer to the part of Terms and Conditions.

Should you have any questions, please contact South China Media service hotline during Office Hours at 2202 5139 or email to subscription@scmedia.com.hk.

Office Hours: 9:30 a.m. – 12:30 p.m. / 2:30 p.m. – 5:30 p.m. (Monday to Friday), except Saturdays, Sundays and public holidays.

General Terms and Conditions:

1. The above complimentary lifestyle magazines are applicable to Signature and Prestige customers ("Customers"). Complimentary magazine redemption period is from 1 October 2022 to 30 September 2023.
2. The above complimentary magazines are provided by South China Media. To redeem and/or read the above complimentary magazines, Customers are required to fill in personal data and successfully registered complimentary account at the "SCMag" Mobile Application (the "App"). The service is provided by South China Media and governed by its own terms and conditions and/or privacy policy, which is not under the control of or connected with Hang Seng Bank Limited ("The Bank"). The Bank does not collect, use, transfer or retain any of your personal data for the said purpose. Provision of your personal data to South China Media, and/or the App for the aforesaid purpose is entirely voluntary at your own discretion and risk. The Bank is merely providing you with the designated activation code of the App and shall not be held responsible or liable for (1) any matters arising out of or in connection with your use or inability to use or the App and (2) the collection, retention, usage, transfer, security and access of your personal data submitted by you for the said purpose.
3. This offer cannot be exchanged for cash or other products.
4. The designated activation code assigned to Customers will not be reissued if lost.
5. The magazines are directly supplied to Customers by South China Media who is solely responsible for all related obligations and liabilities.
6. The Bank and South China Media will review this complimentary offer and reserve the right to suspend, revise or terminate the magazine redemption at any time and to amend the relevant terms and conditions from time to time without prior notice. In the case of disputes, The Bank and South China Media reserve the right of final decision.

Terms and Conditions for Redemption of e-Magazines:

7. Registered account is only applicable to redeem complimentary digital copy of CAPITAL (from October 2022 to September 2023) and 旭茉JESSICA (from October 2022 to September 2023) and is not applicable for any other magazines.
8. Each registered account can only connect to two iOS or Android smartphones/tablets. The digital copy can only be viewed with the App, but not supported by any web browsers.
9. Depending on Customers' mobile data plan, downloading your e-magazine when not connected to Wi-Fi may result in additional data charges from your carrier. The downloaded e-magazine can be read in offline mode.