

Terms and Conditions for Welcome Lucky Draw and Bonus Reward Promotion (“Promotion”):

Promotion Period and Eligibility

1. This Promotion is held by Hang Seng Bank Limited (“Hang Seng” or “Bank”) from 1 July to 27 August 2023 (both days inclusive) (“Promotion Period”).
2. The Promotion applies to any Hang Seng customer who holds a Prestige Private, Prestige Banking, Preferred Banking, Integrated Account, or HKD Savings / Current Account with Hang Seng (each an “Eligible Account”) and maintains a valid email address and mobile phone number on Hang Seng’s record (“Eligible Customers”).
3. If the Eligible Account is a joint account, only the principal account holder is eligible.
4. The Promotion is not applicable to:
 - i. Commercial Banking customers of the Bank;
 - ii. Hang Seng Supplementary Card, Business Card, Commercial Card, USD Visa Gold Card, UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping Mastercard and Private Label Card.
5. The Promotion comprises the Welcome Lucky Draw and the Bonus Reward, as set out below.

Welcome Lucky Draw for New Personal e-Banking Customers

6. An Eligible Customer will enter into the Welcome Lucky Draw if he/she has successfully (i) registered for Hang Seng Personal e-Banking via Hang Seng website (desktop version) or Hang Seng Mobile App, and (ii) registered for the e-Statement service for at least one of the Eligible Accounts within 7 calendar days of the e-Banking registration (i.e. if you register personal e-Banking on 1 April, the last day of e-Statement registration is 7 April) within the Promotion Period.
7. An Eligible Customer will have a chance to win any of the prizes set out below (“Welcome Lucky Draw Prize”). Each Eligible Customer can only win a maximum of one Welcome Lucky Draw Prize under this Promotion.

Welcome Lucky Draw Prize	Quota
HKD1,000 HKTvmall e-Gift Voucher	100 customers
HKD50 dining e-Voucher	2,000 customers

8. Eligible Customer will receive an SMS from Hang Seng regarding the Welcome Lucky Draw within 30 business days of e-Statement registration. The SMS will contain the hyperlink of H A R O WhatsApp and lucky draw code.
9. Eligible Customer must follow the instructions as stated on the SMS to register for H A R O WhatsApp and perform the instant lucky draw on H A R O WhatsApp on or before 30 September 2023. Welcome Lucky Draw entry will be forfeited if expired.
10. Eligible Customer will need to accept the Hang Seng Virtual Assistant on WhatsApp Terms and Conditions before performing the Welcome Lucky Draw on HARO WhatsApp.

Bonus Reward

11. Eligible Customer may get one lucky draw entry if during the Promotion Period he/she logs on to Hang Seng Personal mobile app and completes any of the designated items (“Designated Items”) below in the same month via Hang Seng Personal e-Banking (Desktop version), Hang Seng Mobile App or Hang Seng Invest Express mobile app (“Invest Express”).

Designated Items
(1) Enable Push Notification on “Hang Seng Mobile App”
(2) Register FPS and set Hang Seng as the FPS default receiving bank for his/her mobile number
(3) Transfer fund to 3rd party via FPS by inputting mobile number / email / FPS ID
(4) Withdraw cash successfully by using “Mobile Cash Withdrawal” service



(5) Deposit cheque successfully by using “Mobile Cheque Deposit” service
(6) Successfully transfer fund from the account of other local bank to Hang Seng’s Deposit Account via the Pull Money service
(7) Successful completion of a real-time currency exchange in a single FX transaction via the Foreign Currency Exchange service (“Eligible FX Transaction”)
(8) Successful buy/sell transaction of any of the HK stocks, Stock Connect Securities or US stocks (“Eligible Securities Transaction”)

12. Each Eligible Customer is entitled to a maximum of 5 lucky draw entries each month during the Promotion Period.
13. A total of 2,000 winners will be drawn on a random basis on or before 30 November 2023. Each winner will win a HKD100 dining e-Voucher (“Bonus Reward”).
14. A winner will receive a redemption email on or before 30 November 2023 based on his/her email address on Hang Seng’s record for redeeming the Bonus Reward. The redemption email will contain the voucher redemption URL (“Voucher Redemption URL”). Winner must go through the hyperlink provided in the redemption email to access a third-party website to redeem the voucher.
15. Each voucher can only be used once and will expire once used. Payment must be made for any spending amount exceeding the face value of the voucher, and no change will be given when the spending amount is less than its face value. The supplier of the voucher reserves the right of final decision on determining the validity of the voucher.
16. Hang Seng will not be responsible for any liability relating to the use of the voucher. The supplier of the voucher will be solely responsible for the product(s) and/or service(s) redeemed using the voucher. Any disputes or complaints arising from the voucher shall be resolved directly between the customer and the supplier. For details of how to use the voucher, please refer to the message stated thereon.
17. The winner shall notify Hang Seng by 31 December 2023 if he/she does not receive the redemption email on or before 30 November 2023. Late notifications will not be entertained, and the relevant voucher will be forfeited without prior notice.

Eligible FX Transaction

18. Only the following will qualify as an FX transaction under Designated Item 7: FX transaction completed through personal integrated account (including Prestige Private, Prestige Banking, Preferred Banking and Integrated Account) held with Hang Seng via via “Foreign Exchange Service” or “FX Order Watch” of Hang Seng Personal e-Banking or Hang Seng Mobile App.
19. Eligible FX Transaction(s) only include foreign exchange conducted via “Foreign Exchange Service” or “FX Order Watch” of Hang Seng Personal e-Banking or Hang Seng Personal Mobile App. Any transaction(s) via other transaction channel(s) will not counted as Eligible FX Transaction(s).
20. The following will not qualify as a Designated Item: foreign exchange transaction(s) involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Overseas Transfer Service, Currency Switching Service, Virtual Assistant HARO services, foreign exchange transaction(s) via Passbook Savings Account and foreign exchange transaction(s) made on pre-defined dates by way of forward dated instruction(s).

Eligible Securities Transactions

21. Eligible Securities Transaction(s) specified in Designated Item 8 means successful buy/sell transactions of HK stocks, Stock Connect Securities or US stocks (each as defined in clause 22), which are conducted by the Eligible Customers via Hang Seng Personal e-Banking, Hang Seng Mobile App or Hang Seng Invest Express and using the securities accounts under the Eligible Accounts during the Promotion Period. There is no minimum amount for each Eligible Securities Transaction.



22. "HK stocks" refer to Hong Kong dollar-denominated or Renminbi-denominated securities listed on The Stock Exchange of Hong Kong Limited. "Stock Connect Securities" refer to A-shares/Exchange Traded Funds (ETFs) listed on the Shanghai Stock Exchange (SSE) and/or Shenzhen Stock Exchange (SZSE) and eligible for Shanghai-Hong Kong Stock Connect Northbound Trading/Shenzhen-Hong Kong Stock Connect Northbound Trading. (Please note that SSE and SZSE listed ETFs cannot be conducted via Hang Seng Personal e-Banking.) "US stocks" refer to Common Stocks (excluding warrants), Exchange Traded Funds (ETFs) and American Depository Receipts (ADRs) traded on New York Stock Exchange (NYSE), Nasdaq Global Market (NASDAQ), NYSE Amex Equities Market (AMEX) and NYSE ARCA.
23. Eligible Securities Transactions exclude locally traded overseas stocks, any listed securities settled by non-Hong Kong dollar or non-Renminbi (except US stocks), i-Shares, Exchange Fund Notes, Hong Kong Link retail bonds, Government of HKSAR retail bonds/iBonds/Silver Bonds/Government Green Bonds, buy/sell transactions of Hang Seng Monthly Investment Plans for Stocks and shares subscriptions of Initial Public Offering (IPO). Unsuccessful buy/sell transactions of HK stocks, Stock Connect Securities or US stocks will be excluded in determining the lucky draw entry.

General

24. The Welcome Lucky Draw Prize and Bonus Reward are non-exchangeable, non-refundable and non-transferable. It will not be reissued if deleted, lost, damaged or unused after expiry.
25. Hang Seng reserves the right to replace the Welcome Lucky Draw Prize and/or Bonus Reward with other gifts at any time without prior notice and without reason. The value or nature of the substitute gift may differ from the Welcome Lucky Draw Prize / Bonus Reward offered in this Promotion.
26. Hang Seng reserves the rights to suspend, revise or terminate the Promotion at any time and to amend these Terms and Conditions from time to time. In the event of any dispute, the decision of Hang Seng shall be final.
27. Any transaction found to be fraudulent will not be considered eligible for this Promotion, and the relevant customer will not be rewarded.
28. No person other than the customer and Hang Seng (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 provisions of these Terms and Conditions.
29. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
30. These Terms and Conditions are subject to prevailing regulatory requirements.
31. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.

Important Risk Warnings in relation to Securities Investment

Investors should note that investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Investors should not only base on this material alone to make any investment decision, but should read in detail the relevant risk disclosure statements.

Risk Disclosure of investing in securities via Stock Connect Northbound Trading

Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in securities via the Stock Connect Northbound Trading include:

- Once the respective quota is used up, trading will be affected or will be suspended.
- Stock Connect Northbound Trading will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or



not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.

- When a security is recalled from the scope of eligible securities for trading via Stock Connect Northbound Trading, that security can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.

Risk Disclosure of investing in foreign securities

Foreign securities carry additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign securities may be more volatile and could be adversely affected by changes in many factors. Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Risk Disclosure of Exchange Traded Fund ("ETF") investment

Investors should note that ETF is different from a typical unit trust and many factors will affect its performance. In general, the market price per ETF unit may be significantly higher or lower than its net asset value per unit due to market demand and supply, liquidity, and scale of trading spread in the secondary market and will fluctuate during the trading day. ETF is different from stocks, investors should read the offering documents of the relevant ETF and understand the features and risks of ETF etc.

RMB Currency Risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Foreign Exchange Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa.