恒生銀行
HANG SENG BANK

General Terms and Conditions:

1. The offers are applicable to Hang Seng Prestige Private and Prestige customers (the "Customers").
2. The offers are not transferable, and cannot be redeemed or exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons or membership benefits/ VIP cards/ VIP bonus point programmes of the merchant (unless otherwise specified).
3. Offers are subject to availability.
4. Additional terms and conditions may be applicable to individual offer, please check with the respective merchant for details.
5. Upon closure of the respective merchant, the relevant offers shall be terminated immediately.
6. All products, services, and information related to the offers are directly sold and supplied to customers by the respective merchant who are solely responsible for all related obligations and liabilities.
7. The offers are governed by these terms and conditions, terms and conditions of the relevant reservation form and other terms and conditions stipulated by the merchant.
8. Hang Seng Bank Limited ("Hang Seng") and the respective merchants reserve the right to vary or terminate the offers at any time and to amend the terms and conditions from time to time without prior notice. In case of any dispute, the decision of Hang Seng and the respective merchants shall be final.
9. Hang Seng shall not be liable to the Customers and their guests for any loss, claims, damages or personal injuries arising out of or in connection with the reservation and use of the product/service provided by the merchant.
10. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These terms and conditions are subject to prevailing regulatory requirements.
12. 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 provision of these terms and conditions.
13. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Terms and Conditions for Offer at Crimson Education Hong Kong Limited (the "Offer"):

1. The promotion period is from 12 January 2026 to 31 December 2026 ("Promotion Period") and the Offer is only valid at Crimson Education Hong Kong Limited.
2. The Offer is applicable to Customers who receive a redemption leaflet issued by Crimson Education Hong Kong Limited from their Relationship Manager. Customers make a consultation reservation at the designated booking site at https://calendly.com/crimsonhk/1-on-1-consultation-powered-by-hang-seng-bank-regular. Customers select their preferred date and time for the free consultation session and enter the promo code [HASE2026] as printed on the leaflet and Customers' personal details. Once booked, the academic advisors of Crimson Education will reach out to customers via phone or email to confirm the details.
3. Customer can use the offer once for during each promotion period. For Offer redemption/ details, please call customer enquiry hotline at (852) 6996 0343 or email to hongkong+hase@crimsoneducation.org/ visit the designated booking site of Crimson

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Education Hong Kong Limited.

4. The Offer cannot be used in conjunction with any other promotional offers or discounts.
5. The Offer is for the sole use of the Customer and cannot be transferred, accumulated, or redeemed for cash, other products or services.
6. The Customer should understand and agree to the items and content of the Offer and the services arranged by the merchant before receiving the same.