



Hang Seng FX⁺ Promotion Terms and Conditions ("Promotion Terms")

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1. In these terms

- 1.1 In these Promotion Terms, when we say:
- (a) "we" or "us", we mean Hang Seng Bank Limited or anyone who takes over from us; and
 - (b) "you", we mean existing customers who hold accounts in their sole or joint names only.
- 1.2 Unless specified, this promotion only applies to Prestige Private and Prestige Banking customers. This promotion doesn't apply to corporate accounts and customers who hold Private Banking accounts (even if they may also hold a Prestige Private or Prestige Banking account).
- 1.3 This promotion is made under the Hang Seng FX⁺. The Hang Seng FX⁺ Terms and Conditions ("FX⁺ Terms") apply to this promotion and are available at our website. Unless otherwise specified, capitalised terms in these Promotion Terms have the same meaning as those in the FX⁺ Terms. In case of discrepancy, these Promotion Terms prevail in matters relating to this promotion.

2. Promotion period

- 2.1 The promotion period for this promotion is from 1 July 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").

3. Enrolling in FX⁺

- 3.1 Subject to the Promotion Terms and the FX⁺ Terms, once enrolled in FX⁺ and upon reaching the following level, you can enjoy the respective foreign exchange spread discount ("FX spread discount"), or/and cash rewards and chance(s) to enter a lucky draw (if any) on your Eligible Transactions during the Promotion Period as shown below:

Level	Accumulated amount (HKD or equivalent) of Eligible Transactions during the Promotion Period	Instant	After Promotion Period ends	
		FX spread discount	Cash reward	Lucky draw chance
Level 1	100,000 to below 500,000	None	None	1
Level 2	500,000 to below 2,000,000	15%	None	2
Level 3	2,000,000 to below 5,000,000	18%	None	2
Level 4	5,000,000 to below 20,000,000	20%	HKD2,888	2
Level 5	20,000,000 or above	25%	HKD6,888	2

4. Receiving your cash reward

- 4.1 We'll credit any cash reward (if any) to your Hong Kong Dollar Savings Account on or before 31 March 2027. To enjoy the cash reward, you must continue to maintain a valid Prestige Private or Prestige Banking Account (as applicable) and a Hong Kong Dollar Savings Account. Otherwise, you will be deemed to have forfeited the right to receive the relevant cash reward.

5. Lucky Draw Prizes

- 5.1 If you are entitled to any lucky draw chance under this promotion, you'll have a chance to win only one prize as shown below ("Lucky Draw Prizes"):

Type	Lucky Draw Prize	Quota
Grand Prize	HKD100,000	1
Second Prize	HKD5,000	100

- 5.2 You may only receive the corresponding level's chance(s) to enter a lucky draw during the Promotion Period.
- 5.3 The Lucky Draw will take place after the Promotion Period. Results will be announced only to prize winners on or before 31 March 2027. The Lucky Draw Prizes will be distributed directly to the Hong Kong Dollar Savings Account of the prize winners on or before 31 March 2027. To enjoy the Lucky Draw Prizes, the prizes winner must continue to maintain a valid Prestige Private and Prestige Banking Account (as applicable) and a Hong Kong Dollar Savings Account. Otherwise, the prize winner will be disqualified without further notice and the relevant Lucky Draw Prize will be deemed as forfeited.
- 5.4 We can substitute any other gift for any Lucky Draw Prize at any time without prior notice. The substitute gift may have a different value or nature.

6. Eligible Transactions

6.1 "Eligible Transactions" (as defined in the FX⁺ Terms and reproduced here for reference only) means any foreign exchange transaction that fulfils the following criteria:

Types of transactions and services	Channel(s)	Counted towards accumulated amount?	Eligible for FX spread discount?
- Self-name exchange transactions (excluding future-dated transfer instructions) - Exchange transactions to third-party personal accounts within Hang Seng (excluding future-dated transfer instructions) - Payment Connect transaction involving exchanges	- Personal e-banking - Mobile app - Our branches in Hong Kong - Phone banking (manned hotline only)	Yes	Yes
Exchange transactions with special offer provided by our staff	- Our branches in Hong Kong - Phone banking (manned hotline only)	Yes	No
Other exchange services, including but not limited to: - Inward and outward remittance (e.g. Overseas Transfer and Global Money+) - Notes exchange, deposit and withdrawal - FX Order Watch	- Personal e-banking - Mobile app - Our branches in Hong Kong - Phone banking (manned hotline only)	No	No

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- Forward-dated FX transaction instruction
 - Foreign currency ATM
 - FPS x PromptPay QR payment (Thailand)
 - Debit card spending
 - Paper Gold and FX investment (e.g. FX2- FX and Precious Metal Trading Services, MaxiInterest Deposits, Capital Protected Investment Deposit, FX and Precious Metal Margin Trading Services)
 - Multi-Currency Debit Mastercard® spending and withdrawal
 - QR Payment
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Please refer to the FX+ Terms for further details of the meaning of "Eligible Transaction".

Other important information

7. Third party rights

- 7.1 No person other than you and us will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Promotion Terms.

8. Governing law

- 8.1 These Promotion Terms are governed by and construed in accordance with the laws of Hong Kong. They are subject to current regulatory requirements.

9. Disputes

- 9.1 If there's a dispute, our decision on all matters relating to this promotion is final and binding on all parties.

10. Languages

- 10.1 If the English version of these Promotion Terms says something different to the Chinese version, then we'll follow the English version.