



**Terms and Conditions for Enjoy up to HKD3,880 Cash Rewards for Buying HK stocks or Stock Connect Online Offer**

1. The promotion period is from 18 March 2019 to 30 June 2019 (the "Promotion Period").
2. The offer is only applicable to Commercial Customers who hold a business securities account with the Bank on or before 31 December 2018 and have successfully executed buy transactions of HK stocks, SSE Securities and SZSE Securities (please refer to point 9 below for definition) through Hang Seng Business e-Banking during the Promotion Period ("Eligible Securities Transaction(s)").
3. HKD388 cash rewards will be given for every accumulated transaction amount of the Eligible Securities Transactions of HKD1,000,000.
4. The cash rewards amount is fixed at HKD388 or its multiple, depending on the accumulated transaction amount of the Eligible Securities Buy Transactions.
5. The transaction amount of RMB-denominated Hong Kong stocks, SSE Securities and SZSE Securities will be converted to HKD based on the exchange rate determined by the Bank using the exchange rate solely determined by the Bank on 28 June 2019, in order to calculate the cash rewards to which the Eligible Commercial Customer is entitled (i.e. the cash rewards entitled to the Eligible Commercial Customer will not be calculated based on the actual transaction amount traded by the customer).
6. Only the transaction amount of the completed transactions will be counted in determining the accumulated transaction amount of the Eligible Securities Transactions, while the transaction amount of any cancelled or unsuccessful transactions shall be excluded.
7. The offer is calculated on a "per-customer basis" (i.e. all accounts under the same customer will be consolidated for the calculation of its accumulated transaction amount of the Eligible Securities Transactions.). Each Commercial Customer is entitled to receive up to a maximum of HKD3,880 cash rewards.
8. The Bank will credit the cash reward into the Hong Kong Dollar settlement account of the relevant Business account of the customers on or before 30 September 2019. The relevant Business account must be remain valid until the relevant cash reward is credited.
9. HK stocks refer to securities listed on The Stock Exchange of Hong Kong Limited. SSE Securities refer to the eligible stocks of Shanghai-Hong Kong Stock Connect Northbound Trading listed on the Shanghai Stock Exchange. SZSE Securities refer to the eligible stocks of Shenzhen-Hong Kong Stock Connect Northbound Trading listed on the Shenzhen Stock Exchange.
10. Eligible Securities Transactions exclude locally traded overseas stocks, i-Shares, Exchange Fund Notes, Hong Kong Link retail bonds, Government of HKSAR retail bonds/ibonds, purchase transactions of Hang Seng Monthly Investment Plans and IPO shares subscriptions.
11. The offer cannot be used in conjunction with other offers of Hang Seng Bank Limited ("the Bank"). If the customer can enjoy more than one offer in the same transaction, the customer would become ineligible for the below offer.
12. The offer is provided by the Bank and is bound by the relevant terms and conditions. The Bank reserves the right to suspend, vary or discontinue the offer below and amend the terms and conditions thereof at any time without prior notice. The decision of the Bank on all matters relating to the offer below shall be final and binding on all parties concerned.
13. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.
14. 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.
15. These terms and conditions are governed by and will be construed in accordance with the laws of Hong Kong Special Administrative Region.
16. These terms and conditions are subject to prevailing regulatory requirements.