



Terms and Conditions for Pull Money Promotion ("the Promotion"):

1. The Promotion period is from 13 September 2021 to 31 December 2021 (both days inclusive) ("Promotion Period").
2. The Promotion is applicable to the following Hang Seng Bank Limited ("the Bank") customers who are the sole-name account holders and satisfy all the requirements in paragraphs 2i to 2iii ("Eligible Customers"):
 - i. Successfully register for the Pull Money service and link the account(s) of other local bank(s) via the Hang Seng Mobile App; AND
 - ii. Keep the valid registration record of the Pull Money service and maintain the link(s) to the account(s) of other local bank(s) during the Promotion Period; AND
 - iii. Successfully transfer funds of HKD100/CNY100 or more in each transaction from the account of other local bank to the Bank's Deposit Account via the Pull Money service during the Promotion Period ("Designated Transaction").
3. The Eligible Customer who satisfies all the requirements in paragraphs 2i to 2iii will be entitled to one lucky draw entry for the month in which he/she completes the Designated Transaction during the Promotion Period. Each Eligible Customer is entitled to a maximum of 1 lucky draw chance per month, i.e. a total of 4 chances at most for the whole Promotion Period (a maximum of 1 chance per lucky draw for each month of September, October, November, December).
4. The Eligible Customer will be entitled to enter the lucky draw for the month in which he/she completes a Designated Transaction, for a chance to win one of the prizes ("Lucky Draw Prize(s)") as outlined in the following table:

The Lucky Draw Prizes	Value (each prize)	No. of Winner(s)			
		Sep	Oct	Nov	Dec
The Peninsula Hong Kong e-Cash Voucher	HKD5,000	5	5	5	5
FORTRESS electronic voucher	HKD500	100	100	100	100
HKTvmall e-Gift voucher	HKD100	1,000	1,000	1,000	1,000

5. The Bank will conduct the lucky draw after the completion of the Promotion Period. Each Eligible Customer can only win one of the above Lucky Draw Prizes ("The Winner").
6. The Bank will determine the eligibility of the Winners of the Lucky Draw Prizes based on the record of their Pull Money transactions held by the Bank ("The Eligible Winner(s)"). In case of any disputes, the Bank's record shall be final and conclusive.
7. The Bank will send an SMS to the mobile number of the Eligible Winner registered with the Bank on or before 28 February 2022 to assist him/ her to redeem the Lucky Draw Prize through H A R O WhatsApp. The Eligible Winner must follow the instruction as stated in the H A R O WhatsApp to redeem the Lucky Draw Prize. The Lucky Draw Prize cannot be redeemed if it is expired. For details please refer to the Important Notes for offer redemption via H A R O WhatsApp section hereunder.
8. The Promotion is offered by the Bank. For more details of the Promotion, please contact the Bank staff. The Bank reserves the right to suspend, vary or terminate the Promotion and to amend these Terms and Conditions at any time without prior notice. The Bank also reserves the right of final decision on all matters relating to the Promotion, which shall be binding on all parties concerned.
9. If, for any reason, the Bank is unable to provide the Lucky Draw Prize(s), the Bank reserves the right to substitute the Lucky Draw Prize(s) with other gift(s) at any time without prior notice. The value or nature of the substitute gift(s) may differ from the Lucky Draw Prize(s) mentioned above.
10. The Promotion is governed by these Terms and Conditions and the redemption and/or use of the Lucky Draw Prizes (or any replacement(s)) are subject to such terms and conditions governing the use as stipulated by the supplier(s) of the relevant goods or services. Such goods and services in relation to the Lucky Draw Prize(s) (or any replacement(s)) will be provided directly to the Eligible Winner(s) by the supplier(s), who shall be solely responsible for all the relevant liabilities and obligations. The Bank is not the supplier(s) of the Lucky Draw Prizes (or any replacement(s)), and shall not be responsible for any legal liabilities related to the Lucky Draw Prize(s) (or any replacement(s)). Any disputes relating to the Lucky Draw Prize(s) (or any replacement(s)) shall be settled between the Eligible Winner(s) and the supplier(s).
11. In any condition, no Lucky Draw Prize(s) (or any replacement(s)) is redeemable for cash or exchangeable for other item(s).
12. Unless otherwise specified, the Promotion is not applicable to Commercial Banking and Private Banking customers of the Bank. The Offer is also not applicable to joint account customers.
13. Unless otherwise specified, the Promotion is only applicable to the Eligible Customer(s) who made the Designated Transactions in HKD or CNY.
14. Faster Payment System (FPS) is a real-time payment platform operated by Hong Kong Interbank Clearing Limited. For terms and conditions related to the Faster Payment System (FPS), please visit hangseng.com/fps for details.
15. 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 benefits of any of the provisions of these Terms and Conditions.
16. These Terms and Conditions are governed by and will be construed to be in accordance with the laws of the Hong Kong Special Administrative Region.
17. These Terms and Conditions are subject to prevailing regulatory requirements.
18. This promotion and the relevant offers are subject to the Terms and Conditions for the relevant products or services. If there are any inconsistencies between the Terms and Conditions for the relevant products or services and these Terms and Conditions, these Terms and Conditions shall prevail.
19. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Important Notes for offer redemption via H A R O WhatsApp

- a) The Eligible Winner must follow the instruction as stated on the SMS to register and redeem the Lucky Draw Prize at H A R O WhatsApp.
- b) The Eligible Winner must be aged 18 or above, and have a WhatsApp mobile number with the area code of "+852", have access within Hong Kong, and also successfully register and use H A R O WhatsApp.
- c) By completing registration at H A R O WhatsApp, this indicates that the Eligible Winner agrees to be bound by the terms set out in the H A R O WhatsApp Terms and Conditions (for details, please visit hangseng.com/en-hk/personal/digital/haro/). The Eligible Winner cannot redeem the Lucky Draw Prize if he/she does not agree to be bound by the H A R O WhatsApp Terms and Conditions.
- d) The Eligible Winner needs to go through the link provided by H A R O WhatsApp to a third-party website to receive the Lucky Draw Prize.
- e) Under any circumstances, all the Lucky Draw Prize(s) may not be redeemed for cash, are non-exchangeable for other gifts and will not be re-issued if deleted, lost, damaged or unused after expiry.
- f) After downloading the Lucky Draw Prize, the Eligible Winner can redeem it by presenting it to the relevant merchant on or before the expiry date shown on the Lucky Draw Prize. Any expired Lucky Draw Prize will not be accepted or replaced.
- g) The Eligible Winner must use the Lucky Draw Prize by following the terms and conditions stipulated by the supplier for the Lucky Draw Prize and the relevant goods or services. Payment must be made for any spending amount exceeding the face value of the Lucky Draw Prize. The merchants reserve the right of final decision on determining the validity of any Lucky Draw Prize.
- h) The Bank is not supplier(s) of the Lucky Draw Prize(s) and will not assume any liability in relation to the Lucky Draw Prize(s). The supplier(s) of the Lucky Draw Prize(s) shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes or complaints arising in relation to the Lucky Draw Prize(s) shall be resolved directly between the Eligible Winner(s) and the supplier(s). For the details of how to use the Lucky Draw Prize(s), please refer to the terms and conditions shown/printed on the Lucky Draw Prize(s).