

Hang Seng Customer Referral Reward for Prestige Private and Prestige Banking Promotion – Terms and Conditions (July – September 2026)

General Terms and Conditions:

1. Unless otherwise specified, the promotion period of Hang Seng Customer Referral Reward for Prestige Private and Prestige Banking Promotion (“Promotion”) is from 1 July 2026 to 30 September 2026, both dates inclusive (“Promotion Period”).
2. Each Customer can only enjoy the offers once unless otherwise specified. The offers cannot be used in conjunction with other promotional offers of the same product offered by Hang Seng Bank Limited (“Bank”).
3. Commercial Banking customers and Private Banking customers of the Bank are not eligible for the Promotion.
4. All eligibility and fulfilment criteria in the Promotion are determined based on the Bank’s records, which prevail in case of any dispute.
5. The Bank reserves the right to suspend, vary or terminate the Promotion and the related offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of the Bank on all matters relating to the Promotion and the related offers is final and binding on all the parties concerned. The relevant offers are subject to the terms and conditions of the relevant products/services. If there is any inconsistency between the terms and conditions of the relevant products/services and these terms and conditions, these terms and conditions prevail.
6. No person other than the customer and the Bank (which includes its successors and assigns) has 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.
7. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. These terms and conditions are subject to prevailing regulatory requirements.
9. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

Terms and Conditions for Customer Referral Reward

1. To enjoy the Promotion, an eligible referrer (“Referrer”) must hold any type of bank account with the Bank (includes any savings / current / fixed deposit or any integrated account denominated in HK Dollar / foreign currencies, i.e. Integrated Account of Prestige Private (“Prestige Private”), Integrated Account of Prestige Banking (“Prestige Banking”), Integrated Account of Preferred Banking (“Preferred Banking”) or any other Integrated Account).
2. To enjoy the Promotion, the referred customer (“Referee”) must open a new Prestige Private or Prestige Banking and becomes a new customer during the Promotion Period (“New Customer”). New Customer excludes:
 - (a) any existing customer who is holding any Hong Kong dollars/foreign currency savings, current, time deposit account or any Integrated Account at the Bank (including Prestige Private, Prestige Banking, Preferred Banking and any other Integrated Account) (“Existing Customer”); or
 - (b) any person who has held any of the above accounts with the Bank in the previous 12 months prior to the account opening month; or
 - (c) any person whose account mentioned above has been terminated in any period.
3. The Referrer must successfully complete the online referral form through the Bank’s website as designated by the Bank from time to time within the Promotion Period. Upon successful submission of

the online referral form, a confirmation page with a referral code relating to the Promotion will be shown ("Referral Code"). The Referrer must forward the Referral Code to the Referee. All information provided by the Referrer in the online referral form must match the Bank's records.

4. The Referee must successfully complete one of the following referral methods within the Promotion Period:

Referral Method 1: Enter the Referral Code during account opening process. (Applicable to customer who open an account via mobile or at a branch (Branch assistant mode))	Referral Method 2: Complete the online referral form to register as a referee, and open an account at a branch or via mobile (Applicable to all customers)
(i) Open the Hang Seng Mobile App by selecting "Mobile Account Opening"; or select "Mobile Account Opening" and then switching to "Branch assistant mode" to open account at branch; (ii) Enter the Referral Code provided by the Referrer under clause 3 in the "Referral Code" field during the account opening process; and (iii) Open a new Prestige Private or Prestige Banking account	(i) Complete the online referee form as designated by the Bank from time to time with the Referral Code provided by the Referrer under clause 3 through the Bank's website; (ii) Complete the new account opening process; and (iii) Open a new Prestige Private or Prestige Banking account

All information provided by the Referee in the online referee form must match the Bank's records.

5. Subject to these terms and conditions, each Referee must become a New Customer and satisfy the requirements below within the Promotion Period for the relevant Referrer to become entitled to the Referrer Reward, otherwise the Referrer is not entitled to claim any Referrer Reward:

Account opened up by Referee	Referee Requirements	Reward for Referrer ("Referrer Reward")
Prestige Private	1) Fulfil the requirements under the Prestige Private "Total Relationship Balance" Reward [^] after successfully opened Prestige Private	HKD 10,000 Cash Reward
Prestige Banking	1) Fulfil the requirements under the Prestige "Total Relationship Balance" Reward [^] after successfully opened Prestige Banking	HKD 2,000 Cash Reward

[^] For the requirements of Prestige Private Total Relationship Balance Reward, please visit hangseng.com/ppoffer for the Terms and Conditions of Prestige Private Total Relationship Balance Reward; For Prestige Banking Total Relationship Balance Reward, please visit hangseng.com/pseoffer for the Terms and Conditions of Prestige Banking Total Relationship Balance Reward.

6. Each Referrer can refer more than one Referee. There is no limit on the Referrer Reward that a Referrer can earn. For a joint account opened by the Referee, the Referrer can only be entitled to one Referrer Reward. However, no Referrer Reward will be given if the Referrer himself / herself is one of the holders of such new joint account.

7. Subject to these terms and conditions, a Referrer who successfully refers 3 referees or more to open a new Prestige Private or Prestige Banking, with each of the referees fulfilling the requirements under the Prestige Private "Total Relationship Balance" Reward or Prestige Banking "Total Relationship Balance" Reward, could can enjoy an extra referral reward of a piece of HKD7,000 Apple Store Gift Card ("Extra Referral Reward"). Each Referrer can enjoy the Extra Referral Reward once only.
8. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward and the Extra Referral Reward.
9. If more than one Referrers refer the same Referee, the Referrer Reward and, where applicable, the Extra Referral Reward will be awarded to the first Referrer in accordance with the Referee's first referral record (date and time) in the Bank's records.
10. No Referrer Reward or Extra Referral Reward will be allowed for a Referrer if the Referrer refers himself / herself to open a new account. If any Referrer and Referee refer each other to open any new Prestige Private or Prestige Banking, neither of them will be eligible for the Referrer Reward. A Referee who has been successfully referred by a Referrer cannot be referred by the same Referrer repeatedly or by other Referrer(s).
11. The Bank staff is not allowed to participate in the Promotion as a Referrer.
12. The Referrer Reward will be credited to any bank account held by the Referrer with the Bank at the Bank's sole discretion.
13. The credit date of the Referrer Reward will be determined according to the account opening date of the Referee as set out below:

Account type opened	Account Opening Date of the Referee	Referrer Reward Credit Date
Prestige Private & Prestige Banking	1 July 2026 to 30 September 2026	On or before 30 April 2027

14. On the credit date of the Referrer Reward, the Referrer must maintain a valid account with the Bank, and the Referee must maintain the valid account of either the Prestige Private or Prestige Banking (as the case may be). Otherwise, the Referrer Reward is deemed to be forfeited without prior notice.
15. The Bank shall notify each Referrer for the Extra Referral Reward by SMS text message on or before 30 April 2027. The Referrer must have valid mobile phone number (with area code +852/+86) in the Bank's record on or before 30 April 2027, otherwise the Referrer will be deemed to have forfeited the entitlement to the offer.
16. Referrer cannot exchange the Extra Referral Reward for cash, other goods, services, discounts or transfers.
17. The Bank reserves the right to replace the Extra Referral Reward with any alternative gift without prior notice. The value or nature of the alternative gift may differ from the Extra Referral Reward offered.
18. For any enquiries about the Referrer Reward entitlement, the customer must contact the Bank on or before 30 September 2027, otherwise the customer is deemed to have forfeited the entitlement, if any, and the Bank accepts no responsibility or liability under such circumstances.

Important notes

For "Risk Profiling Questionnaire"

The Risk Profiling Questionnaire is provided by Hang Seng Bank Limited ("Bank") and is intended to help the customer understand his/her risk profile and investment needs. The Bank makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. The suggestions are derived from information that the customer has provided to the Bank. The suggestions are designed to meet the needs discussed in this test and are in line with the customer's attitude towards risk. The suggestions are for the customer's consideration when making his/her own investment decisions. The suggestions are not an offer to sell or a solicitation to buy any financial products and the suggestions should not be considered as investment advice.

Hang Seng Customer Referral Reward for Preferred Banking Promotion – Terms and Conditions **(September 2026)**

General Terms and Conditions:

1. Unless otherwise specified, the promotion period of Hang Seng Customer Referral Reward for Preferred Banking Promotion (“Promotion”) is from 1 to 30 September 2026 (both dates inclusive) (“Promotion Period”).
2. Unless otherwise specified, the Promotion cannot be used in conjunction with other Preferred Banking account mobile opening offers from Hang Seng Bank Limited (“Bank”).
3. Commercial Banking customers and Private Banking customers of the Bank are not eligible for the Promotion.
4. Unless otherwise specified, the Promotion is only applicable to persons who are located in the Hong Kong Special Administrative Region (“Hong Kong”).
5. All eligibility and fulfilment criteria in the Promotion are determined based on the Bank’s records, which prevail in case of any dispute.
6. The Bank reserves the right to suspend, vary or terminate the Promotion and the related offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of the Bank on all matters relating to the Promotion and the related offers is final and binding on all the parties concerned. The relevant offers are subject to the terms and conditions of the relevant products/services. If there is any inconsistency between the terms and conditions of the relevant products/services and these terms and conditions, these terms and conditions prevail.
7. No person other than the customer and the Bank (which includes its successors and assigns) has 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.
8. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These terms and conditions are subject to prevailing regulatory requirements.
10. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

Terms and Conditions for the Customer Referral Reward

1. A referrer (“Referrer”) must hold any type of bank account with the Bank (includes any savings / current / fixed deposit or any integrated account denominated in HK Dollar / foreign currencies, i.e. Integrated Account of Prestige Private (“Prestige Private”), Integrated Account of Prestige Banking (“Prestige Banking”), Integrated Account of Preferred Banking (“Preferred Banking”) or any other Integrated Account).
2. The Referrer must make a successful referral of an individual (“Referee”) who opens a new Preferred Banking and becomes a new customer during the Promotion Period (“New Customer”). New Customer excludes:
 - (a) any existing customer who is holding any Hong Kong dollars/foreign currency savings, current, time deposit account or any Integrated Account at the Bank (including Prestige Private, Prestige Banking, Preferred Banking and any other Integrated Account) (“Existing Customer”); or
 - (b) any person who has held any of the above accounts with the Bank in the previous 12 months prior to the account opening month; or

- (c) any person whose account mentioned above has been terminated in any period.
3. The Referrer must successfully complete the online referral form through the Bank's website as designated by the Bank from time to time within the Promotion Period. Upon successful submission of the online referral form, a confirmation page with a referral code relating to the Promotion will be shown ("Referral Code"). The Referrer must forward the Referral Code to the Referee. All information provided by the Referrer in the online referral form must match the Bank's records.
4. The Referee must successfully complete one of the following referral methods within the Promotion Period ("Referral"):

Referral Method 1: Enter the Referral Code during account opening process. (Applicable to customer who open an account via mobile or at a branch (Branch assistant mode))	Referral Method 2: Complete the online referral form to register as a referee, and open an account at a branch or via mobile (Applicable to all customers)
(i) Open the Hang Seng Mobile App by selecting "Mobile Account Opening"; or select "Mobile Account Opening" and then switching to "Branch assistant mode" to open account at branch; (ii) Enter the Referral Code provided by the Referrer under clause 3 in the "Referral Code" field during the account opening process; and (iii) Open a new Preferred Banking account	(i) Complete the online referee form as designated by the Bank from time to time with the Referral Code provided by the Referrer under clause 3 through the Bank's website; (ii) Complete the new account opening process; and (iii) Open a new Preferred Banking account

All information provided by the Referee in the online referee form must match the Bank's records.

5. Subject to these terms and conditions, each Referee must become a New Customer and satisfy the requirements below within the Promotion Period for the Referee and the relevant Referrer to become entitled to the respective Referral Rewards, otherwise neither the Referee nor the relevant Referrer is entitled to any Referral Reward:

Account opened up by Referee	Referee Requirements	Reward for Referrer ("Referrer Reward")	Reward for Referee ("Referee Reward")
Preferred Banking	(a) Must open Preferred Banking account via Hang Seng Mobile App; and (b) Register e-Banking; and (c) Deposit HKD10,000 or above into the corresponding Hong Kong Dollar Savings/Current Account ("Eligible Deposit Account") within the month of account opening; and (d) Maintain the designated deposit balance in Eligible Deposit Account until the fourth month after the account opening month. Schedule	HKD 200 Cash Reward	HKD 200 Cash Reward

Account opening month	Deposit fund-in period	Deposit Maintenance Period		
September 2026	On or before 30 September 2026	1 October 2026 to 31 January 2027		

The Referrer Rewards and the Referee Rewards are collectively referred to as the “Referral Rewards”.

6. For a joint account opened by the Referee, the Referrer can only be entitled to one Referrer Reward. However, no Referrer Reward will be given if the Referrer himself / herself is one of the holders of such new joint account.
7. Each Referrer can refer at most 50 Referees, and earn at most HKD10,000 cash reward as Referrer Rewards.
8. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
9. If more than one Referrer refer the same Referee, the Referrer Reward will be awarded to the first Referrer in accordance with the Referee’s first referral record (date and time) in the Bank’s records.
10. No Referrer Reward will be allowed for a Referrer if the Referrer refers himself / herself to open a new account. If any Referrer and Referee refer each other to open a new Preferred Banking, neither of them will be eligible for any Referral Reward. A Referee who has been successfully referred by a Referrer cannot be referred by the same Referrer repeatedly or by other Referrer(s).
11. The Bank staff is not allowed to participate in the Promotion as a Referrer.
12. Subject to these terms and conditions, a Referee can become a Referrer and recommend other Referee(s) and receive Referrer Reward(s).
13. The Referral Rewards will be credited in the following manner:
 - (a) For the Referrer, to any bank account held by the Referrer with the Bank at the Bank’s sole discretion; and
 - (b) For the Referee, to the Preferred Banking account.
14. The credit dates of the cash rewards will be determined according to the account opening date of the Referee as set out below:

Account type opened	Account Opening Date of the Referee	Cash Reward Credit Date
Preferred Banking	1 to 30 September 2026 (i.e. the Promotion Period)	On or before 31 March 2027

15. On the credit dates of the cash rewards, the Referrer must maintain a valid account with the Bank, and the Referee must maintain the valid account of Preferred Banking. Otherwise, all Referral Rewards are deemed to be forfeited without prior notice.
16. For any enquiries about the Referral Reward entitlement, the customer must contact the Bank on or before 30 June 2027. Otherwise, the customer is deemed to have forfeited the entitlement, if any, for the Referral Reward, and the Bank accepts no responsibility or liability under such circumstances.