恒生銀行 HANG SENG BANK

Investment involves risk (including the possibility of loss of the capital invested). The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Prices of investment products may go up as well as down and may even become valueless. Past performance information presented is not indicative of future performance. Investors should not only base on this material alone to make any investment decision, but should read in detail the offering documents and the relevant risk disclosure

Terms and conditions for the "Simply Grab" Campaign (the "Offer")

A. General terms and conditions

1. 1. The Offer is valid from 1 August 2026 to 31 December 2026, both dates inclusive (the "Promotion Period").
2. The Offer is available to sole-name personal customers of Hang Seng Bank Limited (the "Bank") who are aged 18 to 30 (inclusive) as at the last day of each calendar month during the Promotion Period and who meet the criteria set out in these Terms and Conditions ("Eligible Customers").
3. The Offer is available on a per-Eligible Customer basis. Only the sole name account holder can enjoy the Offer.
4. Unless otherwise specified, the Offer mentioned in these Terms and Conditions cannot be used in conjunction with other lucky draw promotions or other offer(s) of similar products or services of Hang Seng Bank Limited .
5. The Offer is not applicable to Commercial customers, Private Banking customers, Bank's staff and any party who enjoys special privileges and offers.
6. No person other than the relevant customers 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 provision of these Terms and Conditions.
7. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. These Terms and Conditions are subject to prevailing regulatory requirements (where applicable).
9. The Bank reserves the right to suspend, amend or terminate the offers below and to amend these Terms and Conditions at any time without prior notice. The decision of the Bank on all matters relating to the offers below shall be final and binding on all parties concerned.
10. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Definitions

11. Securities trading channels of the Bank include online securities trading channels (including Hang Seng Invest Express mobile app (Invest Express), Hang Seng Personal e-Banking and Hang Seng Mobile App)*, Automated Securities Trading Hotlines, Manned Securities Trading Hotlines and designated branches. (*(a) SSE and SZSE listed ETFs trading cannot be conducted via Hang Seng Personal e-Banking. (b) US stocks trading can only be conducted via the US Securities Trading Service available at Invest Express.

    Securities account holders must complete the submission of the "Local Securities – Client Consent". To activate the US Securities Trading Service, all of the account holders of the relevant securities accounts have to satisfy these requirements: (i) all of them are non-US and non-Canada persons, not a resident of US nor Canada, and not a citizen of Korea with residential or correspondence address in Korea; and (ii) all of them are able to provide a valid identification document such as permanent Hong Kong Identity Card or passport; and (iii) all of them must submit the W-8BEN Form or Substitute Form W-8BEN (via Invest Express) to the Bank and the form is successfully processed as valid by the Bank subsequently; and (iv) all of them have to provide the relevant acknowledgement and confirmation as required in Invest Express, including acceptance of the "Agreement for United States ("US") Market Information Display Services".)
12. "HK stocks" refer to Hong Kong dollar-denominated stocks listed on The Stock Exchange of Hong Kong Limited.
13. "US stocks" refer to Common Stocks (excluding warrants), Exchange Traded Funds (ETFs) and American Depository Receipts (ADRs) traded on New York Stock Exchange (NYSE), Nasdaq Global Market (NASDAQ), NYSE Amex Equities Market (AMEX), NYSE ARCA and Chicago Board Options Exchange (CBOE).
14. "Stock Connect Securities" refer to A-shares/Exchange Traded Funds (ETFs) listed on the Shanghai Stock Exchange and/or Shenzhen Stock Exchange and eligible for Shanghai-Hong Kong Stock Connect Northbound Trading/Shenzhen-Hong Kong Stock Connect Northbound Trading.
15. "Eligible Securities Transactions" means a buy or sell transaction of HK stocks, US stocks or Stock Connect Securities successfully executed through securities trading channels (as defined in clause 11 above) of the Bank during a Relevant Month. This excludes locally traded overseas stocks, any listed securities settled by non-Hong Kong dollar (except Stock Connect Securities and US stocks), i-Shares, Exchange Fund Notes, Hong Kong International Airport retail bonds, Government of HKSAR retail bonds / iBonds, shares subscriptions of Hang Seng Monthly Investment Plans for Stocks and Initial Public Offering (IPO).
16. "Eligible SimplyFund Subscription" means a successful subscription for funds through SimplyFund Account (Account suffix 384) via Hang Seng Personal e-Banking or Hang Seng Mobile App during a Relevant Month.
17. "Relevant Month" means each calendar month during the Promotion Period.
18. "Lucky Draw Month" means the calendar month following the Relevant Month in which the Eligible Customer completes a qualifying action.
19. "Lucky Draw Chance" means one chance to participate in the designated lucky draw in the Lucky Draw Month.
20. "Lucky Draw Prizes" mean the prizes or the "Thank you for participating" message shown to an Eligible Customer upon performing the lucky draw.
21. "Free Shares" means prize shares to be deposited into the winner's relevant securities account maintained with the Bank.

C. Promotion Details and Eligibility

22. During the Promotion Period, an Eligible Customer who completes any of the qualifying actions in Relevant Months will be entitled to one Lucky Draw Chance in the immediately following month:
    i. Execute at least one Eligible Securities Transaction (buy or sell); or
    ii. Complete at least one Eligible SimplyFund Subscription
23. Eligibility will be checked on a monthly basis according to the Bank's record.
24. Each Eligible Customer can enjoy the Offer more than once during the Promotion Period, provided that the relevant eligibility requirements are fulfilled in each Relevant Month.
25. For each Relevant Month, each Eligible Customer is entitled to a maximum of one Lucky Draw Chance only, regardless of the number of qualifying actions completed in that month.
26. The Lucky Draw Chance will be credited and made available in the following month. Eligible Customers will be notified to join the lucky draw via a push notification in Hang Seng Mobile App. An Eligible Customer must enable push notification in Hang Seng Mobile App to receive such notification. The Bank is not liable for any customer's failure to enable push notification in Hang Seng Mobile App and/or receive such notification.
27. To participate, Eligible Customers must enter the lucky draw via the designated page in the Hang Seng Mobile App, and the result will be displayed instantly upon participation.
28. Each Eligible Customer can win a maximum of one prize in each Lucky Draw Month.
29. Prizes may include Free Shares, e-coupons or the "Thank you for participating" message ("Lucky Draw Prizes"). All prizes are subject to availability, and the Bank reserves the right to substitute any prize with another of similar value without prior notice.

D. Prize List for the Specific Month

30. The Lucky Draw Prizes are only available for Lucky Draw Month during October 2026 ("Specific Lucky Draw Month"). The exact date(s) within the Specific Lucky Draw Month will be determined at the Bank's sole discretion and shall be subject to the Bank's announcement(s) from time to time.
31. An Eligible Customer who has participated the lucky draw will have a chance to win any of the prizes set out below or receive the message "Thank you for participating" (the "Lucky Draw Prizes").
    i. Prize 1: The Winner can get 2 shares of NVIDIA (NASDAQ: NVDA) (approximate value of HKD3,600*). Total number of Winner is 1.
    ii. Prize 2: Each Winner can get 1 share of Coca-Cola Co. (NYSE: KO) (approximate value of HKD700*). Total number of Winners is 50.
    iii. Prize 3: Each Winner can get 1 share of The Kraft Heinz Company (NASDAQ: KHC) (approximate value of HKD200*). Total number of Winners is 300.
    iv. Other Prizes: HKD50 Starbucks e-coupon, HKD25 Starbucks e-coupon

    *The approximate stock values are calculated based on its market closing price per share on 7 August 2026.

32. The stock values stated above are for reference only. The actual value will fluctuate based on the market price at the time the Bank purchases the shares in the secondary market (relevant US stock exchange(s)) and upon settlement. The Bank is not responsible for any variance in prize value due to market price fluctuations.
33. All prizes are subject to availability, and the Bank reserves the right to substitute any prize with another of similar value without prior notice.

E. Fulfillment and Notification

34. Completion time of the qualifying actions (mentioned in clause 22 under C. Promotion Details and Eligibility above) is subject to the Bank's record. The Bank will determine the eligibility of the customers to enjoy the Lucky Draw Prizes based on the record held by the Bank. In case of any disputes, the Bank's record shall be final and conclusive
35. Fulfillment will be completed on or before the last day of the 3rd month subsequent to the Specific Lucky Draw Month. (For example, if the Lucky Draw Month is September 2026, fulfilment will be completed by 31 December 2026.)
36. All relevant accounts of the Winners must remain valid until the winning notification is issued by the Bank.
37. Winners will be notified by such means as determined by the Bank, including but not limited to email, SMS and push notifications (including those sent via the Hang Seng Invest Express mobile app ("Invest Express") and the Hang Seng Mobile App).
38. For each Winner who is entitled to the Free Shares, the Bank will arrange to deposit the relevant shares into the Winner's relevant securities account maintained with the Bank. The actual deposit time of the Free Shares shall be subject to the Bank's records.
39. The offer is not applicable to customers who are employed by a Licensed Corporation or a Registered Institution to carry out any regulated activities as defined under the Securities and Futures Ordinance.
40. The Bank will deposit Free Shares into Winner's relevant securities account on or before the last day of the 3rd month subsequent to the Lucky Draw Month (mentioned in clause 35 above). If you do not agree to receive these Free Shares, please notify the Bank of the relevant arrangements through our branches or by contacting our customer service hotline within 14 calendar days after receiving the lucky draw result.
41. Each Winner must be a Hong Kong Identity Card (HKID) holder; must not be residents of the following countries/regions: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom ("UK") or Gibraltar; and must not be citizens or residents of the United States of America ("US") or residents of Canada ("CA") and their correspondence address must not be in the US or CA; and must not be citizens of Korea ("KO") with a residential or correspondence address in Korea.
42. For each Winner who is entitled to the Free Shares, the Bank will place orders to buy the Free Shares in the secondary market (relevant US stock exchange(s)) in the name of such Winner and will deposit the Free Shares to such Winner's securities account on or before the last day of the 3rd month subsequent to the Lucky Draw Month (mentioned in clause 35 above). The deposit of Free Shares will be shown as a "buy trade" in the securities account monthly statement of the relevant month.
43. Each Winner has to maintain the relevant securities account, relevant USD settlement account and valid W-8BEN record (including acceptance of the "Agreement for United States ("US") Market Information Display Services") with the Bank when the Free Shares are deposited, otherwise such Free Shares will be forfeited.
44. Each Winner does not have to pay for any securities transaction fee involved for this "buy trade" of the Free Shares, including brokerage fees, nominee services fee and any third party transaction charges such as SEC fee etc. (collectively "Securities Transaction Fees"). If a Winner does not have other stock holdings except for the Free Shares in the relevant securities account, to which with the Free Shares are credited during the period of 12 months since the deposit month, the custody fee for the same period for the securities account (to which the Free Shares are credited) will be waived.
45. This offer and the provision of the Free Shares to the Winner do not represent, and should not be construed as, any investment advice from the Bank and the Bank has not taken into consideration the individual circumstances of any customers. Investment involves risks. There can be no guarantee, and no representation is made, on the performance of the Free Shares or as to whether losses would be incurred/profit would be made from the Free Shares. Customers must make their investment decisions in light of their own investment objectives, investment experience, financial situation or other needs etc, and (where necessary) should consult their own professional advisers before making any investment decisions.
46. Please note that in respect of the Free Shares deposited into the securities accounts. Winners are still subject to the fees and charges applicable to securities account, including custody fee (to be charged on a per account basis after expiry of the 12 months mentioned in clause 44 above) in respect of their securities holding and the relevant Securities Transaction Fee, transfer fee and/or capital gain tax etc. when they sell, transfer or otherwise dispose of the Free Shares in the future. For the details of our Securities Account fees and charges, please refer to Hang Seng Bank website > Investments > Securities > Securities Services Charges.
47. If for any reason the Bank is unable to provide the Free Shares, the Bank reserves the right to substitute the Free Shares with other gifts/stock rewards in similar value at any time without prior notice. The value or nature of the substitute gift/stocks may differ from the Free Shares specified in these Terms and Conditions.

II. E-coupons Arrangement

48. The Bank will send the redemption notification via push notification on or before the last day of the 3rd month subsequent to the Lucky Draw Month (mentioned in clause 35 above).
49. If the Lucky Draw Prize is an e-coupon, the redemption notification will contain the e-coupon URL. The Winners must access the website via the e-coupon URL provided to redeem the Lucky Draw Prize.
50. After receiving the e-coupon, the Winner should present the e-coupon at the relevant merchant and use it on or before the expiry date shown on the e-coupon. If the spending amount is less than the face value, the remaining balance will be forfeited and will not be refunded. Any expired e-coupon will not be accepted or replaced.
51. Each e-coupon can only be redeemed and used once. Payment must be made for any spending amount exceeding the face value of the e-coupon. If the spending amount is less than the face value of the e-coupon, the remaining balance will be forfeited and will not be refunded. Relevant merchants reserve the right of final decision on determining the validity of any e-coupon.
52. The Bank is not the supplier of the e-coupon and will not be responsible for any liability relating to the e-coupon. Any matter with regards to the products and/or services purchased using the e-coupon will be the sole obligations of the suppliers of the e-coupon. Any disputes or complaints relating to the e-coupon shall be resolved directly between the customer concerned and the relevant supplier. For details on the e-coupon, please refer to the terms and conditions thereof.
53. All e-coupon(s) are non-exchangeable, non-redeemable for cash, and will not be re-issued if lost, damaged or unused after expiry.
54. The Bank reserves the right to substitute any other gift for the e-coupon(s) at any time without prior notice. The value or nature of the substitute gift may differ from the e-coupon(s) offered in this Promotion

Important Risk Warnings

Risk Disclosure of investing in securities via Stock Connect Northbound Trading

Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in securities via the Stock Connect Northbound Trading include:

- Once the respective quota is used up, trading will be affected or will be suspended.
- Stock Connect Northbound Trading will only operate on days when both markets are open for trading. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.
- When a security is recalled from the scope of eligible securities for trading via Stock Connect Northbound Trading, that security can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.

Risk Disclosure of investing in foreign securities

Foreign securities carry additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign securities may be more volatile and could be adversely affected by changes in many factors. Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

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RMB Currency Risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Foreign Exchange Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa.

Risk Disclosure of SimplyFund Account

- Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.
- Not all of the investment funds that are distributed by Hang Seng Bank Limited (the “Bank”) are available here. Only specific funds are available for subscription with this account. If you are looking for other investment funds or investment products, please visit our branches or our websites for more information.
- In respect of the investment funds available for subscription with this account at the moment, they are provided either by the Bank's wholly owned subsidiary, Hang Seng Investment Management Limited, or by the Bank's affiliates HSBC Global Asset Management (Hong Kong) Limited.

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