i. The promotion period commences on 15 October 2026 and expires on 21 December 2026, both dates inclusive (the "Promotion Period"). The offers are available to customers who successfully apply for and draw down Hang Seng Debt Consolidation Instalment Loan ("the Loan") within the Promotion Period.

ii. a. During the Promotion Period, new customers (not applicable to existing customer of Hang Seng Personal Loan account(s)(including Handy Cash Personal Instalment Loan, Tax Comforter Loan, Debt Consolidation Instalment Loan and Handy Cash Personal Revolving Loan) and Unsecured Overdraft Facility at the time of application) who have successfully applied for and drawn down the Loan with loan amount HKD200,000 or above and a minimum repayment period of 24 months will be entitled to the cash rebate offer. The cash rebate amount is calculated based on the loan amount used for settlement of credit card and/or personal instalment loan outstanding amount owed to the third party(ies) ("Outstanding Amount Owed to the Third Party(ies)") and/or extra cash out amount (collectively referred to as "Total Eligible Loan Amount"). Cash rebate offer is not applicable to the loan amount used for settlement of Hang Seng credit card and/or personal instalment loan outstanding amount ("Outstanding Amount Owed to Hang Seng"). Customer can enjoy HKD200 cash rebate for each HKD20,000 of Total Eligible Loan Amount, and so on, with total cash rebate up to HKD25,000(cash rebate will be rounded down to the nearest hundred dollar).

Example of cash rebate offer:

	Amount	Non Outstanding Amount Owed to Hang Seng?	Cash Rebate Amount
i) Settle Outstanding Amount Owed to the Third Party(ies)	HKD160,000	✓	
ii) Settle Outstanding Amount Owed to Hang Seng	HKD50,000	**X**	
iii) Extra cash out	HKD150,000	✓	
i) and iii) Total Eligible Loan Amount	**HKD310,000**		**HKD3,000**

b. During the Promotion Period, new customers (not applicable to existing customer of Hang Seng Debt Consolidation Instalment Loan account at the time of application) who have successfully applied for the Loan via Hang Seng Bank Website, Hang Seng Personal e-Banking or Hang Seng Mobile Application and drawn down the Loan with a designated draw down amount and a minimum repayment period of 12 months will be entitled to up to HKD1,000 cash rebate. The applicable cash rebate for the corresponding loan drawdown amount is shown as below:

Loan Drawdown Amount (HKD)	Repayment Period	Cash Rebate Amount (HKD)
80,000 – 299,999	12 months or above	200
300,000 – 799,999		400
800,000 or above		1,000

The cash rebate of clauses ii.a and/or ii.b above (if applicable) will be credited to eligible customer's repayment account by 31 March 2027 without prior notice. To be eligible for the relevant cash rebate, customers must have no record of default and early settlement of the Loan before the cash rebate is credited. If customers settle the Loan ahead of schedule after the cash rebate has been credited, he/she shall return the cash rebate in full to Hang

Seng Bank Limited ("Hang Seng") upon settlement of the Loan. Each eligible customer could enjoy the offer in clauses ii.a and ii.b once each in the Promotion Period.

iii. 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 benefit of any of the provisions of these terms and conditions.

iv. These terms and conditions are subject to prevailing regulatory requirements.

v. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

vi. Hang Seng reserves the right to terminate the above offers at any time or to vary the same and the related terms and conditions from time to time. The approval of the Loan is subject to Hang Seng's final decision. In case of any dispute, the decision of Hang Seng shall be final.

vii. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.