

- i. The promotion period commences on 26 February 2024 and expires on 31 March 2024, both dates inclusive (“the Promotion Period”). The offers are available to customers who successfully apply for and draw down Hang Seng Tax Comforter Loan (“the Loan”) within the Promotion Period.
- ii. During the Promotion Period, customers 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 drawdown amount and a minimum repayment period of 36 months will be entitled to up to HK\$6,000 Cash Rebate. The applicable cash rebate for the corresponding drawdown loan amount is shown as below.

Drawdown Amount	Repayment Period	Cash Rebate
HK\$50,000 – HK\$99,999	36 months or above	HK\$200
HK\$100,000 – HK\$199,999		HK\$400
HK\$200,000 – HK\$299,999		HK\$600
HK\$300,000 – HK\$499,999		HK\$1,000
HK\$500,000 – HK\$999,999		HK\$1,500
HK\$1,000,000 – HK\$1,499,999		HK\$2,000
HK\$1,500,000 or above		HK\$6,000

All the applicable cash rebate will be credited to eligible customer’s repayment account by 30 June 2024 without prior notice. Customers must have no record of default or early settlement of their instalment loan before the cash rebate is credited. If customers settle their instalment loans 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 once 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.
- vii. In case of any dispute from customers, the decision of Hang Seng shall be final.
- viii. The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.