



- (i) The promotion period commences on 1 January 2024 and expires on 30 June 2024, both dates inclusive (the "Promotion Period"). The offers are available to customers who successfully apply for Hang Seng Unsecured Overdraft Facility within the Promotion Period.
- (ii) Prestige Private customers/Prestige Banking customers can enjoy perpetual annual fee waiver for the Unsecured Overdraft Facility, while other customers can enjoy first-year annual fee waiver. The first-year annual fee waiver of the Unsecured Overdraft Facility, which is 0.5% of the overdraft limit for Preferred Banking customers/Professionals/Privileged customers or 1% of the overdraft limit for general customers, is subject to a minimum of HK\$200 and a maximum of HK\$800. The second year's annual fee of the Unsecured Overdraft Facility will be charged on the first anniversary of the effective date of the Unsecured Overdraft Facility.
- (iii) No person other than the customer and Hang Seng Bank Limited ("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 offer(s) 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.