

Terms and Conditions of the Hang Seng God of Wealth Lucky Draw:

1. The promotion period for Hang Seng Bank Limited ("Hang Seng") Hang Seng God of Wealth Lucky Draw ("Promotion") is from 27 January to 25 February 2024 (both days inclusive) ("Promotion Period").
2. The Promotion is applicable to any customer who meets all of the following requirements ("Eligible Customer"):
 - a. aged 18 or above;
 - b. located in Hong Kong and whose WhatsApp account is registered using a mobile number with area code of "+852";
 - c. who has successfully registered for a H A R O WhatsApp account; and
 - d. personal customer holding a Signature, Prestige Banking, Preferred Banking, Integrated Account, Family+ Account or HKD Savings / Current Account with Hang Seng (each an "Eligible Account").
3. Each Eligible Customer who conducts any of the designated items listed below within the Promotion Period can earn the corresponding number of lucky draw entries.

Designated Item	Lucky Draw Entry	Remarks
1) FPS Registration Complete the following via Hang Seng Personal Banking Mobile App ("Hang Seng Mobile App") or Hang Seng Personal e-Banking: (1) first successful registration & set Hang Seng as Faster Payment System ("FPS") default receiving bank with his/her mobile phone number or Hong Kong Identity Card number (2) clicking on the "Enter lucky draw now" button at the Acknowledgement page, and (3) sending out the pre-filled message in the message field in H A R O WhatsApp	1 entry / proxy ID default	Each Eligible Customer can earn 1 lucky draw entry by registering for FPS with mobile number or HKID number, i.e. the maximum lucky draw entries which can be earned in this item is 2 (i.e. by registering FPS with both (1) mobile number and (2) HKID number)
2) Send e-Laisee / FPS Transaction (i) Upon completion of sending an e-Laisee via "Send e-Laisee" in Hang Seng Mobile App, and completing the following: (1) clicking on the "Enter lucky draw now" button at the Acknowledgment page, and (2) sending out the pre-filled message in the message field in H A R O WhatsApp (ii) Upon completion of a real-time FPS transaction to a phone number, email	1 entry / transaction	<ul style="list-style-type: none"> • Not applicable to pending transfer instruction • This item can be completed repeatedly, but is subject to the maximum total number of lucky draw entries per Eligible Customer during the

address or FPS ID in Hang Seng Personal e-Banking, and completing the following: (1) clicking on the "Enter lucky draw now" button at the Acknowledgment page, and (2) sending out the pre-filled message in the message field in H A R O WhatsApp		Promotion Period (see paragraph 4 below)
--	--	--

4. Each Eligible Customer can have a maximum of 88 lucky draw entries during the Promotion Period.
5. Eligible Customer must perform the lucky draw on or before 25 February 2024 on H A R O WhatsApp. Lucky draw entry(ies) will not be re-issued if expired.
6. If Eligible Customer deregisters H A R O WhatsApp during the Promotion Period, all the lucky draw entries received will be forfeited and will not be re-issued.
7. Eligible Customer who has performed the lucky draw will have a chance to win any of the prizes set out below ("Lucky Draw Prize(s)").

	Lucky Draw Prizes	Quota
Grand Prize	HKD8,888 Klook Travelling e-Voucher ("Travelling e-Voucher")	30 customers (1 winner each day)
Second Prize	HKD68 Lady M e-Voucher ("e-Voucher")	12,888 customers

8. Each Eligible Customer could only win the Grand Prize once within the whole Promotion Period while there is no limitation on winning Second Prize, Eligible Customer is able to win the Second Prizes repeatedly.
9. Hang Seng reserves the right to substitute any other gift for the Lucky Draw Prize(s) at any time without prior notice. The value or nature of the substitute gift may differ from the Lucky Draw Prize(s) offered in this Promotion.
10. After receiving the Travelling e-Voucher, the winner should redeem the Travelling e-Voucher on the official website/Mobile App of the relevant merchant on or before the expiry date shown on the Travelling e-Voucher. Any expired Travelling e-Voucher will not be accepted or replaced.
11. After receiving the e-Voucher, the winner should present the e-Voucher at the relevant merchant and use it on or before the expiry date shown on the e-Voucher. Any expired e-Voucher will not be accepted or replaced.
12. Each Lucky Draw Prize can only be redeemed and used once. Payment must be made for any spending amount exceeding the face value of the Lucky Draw Prize(s). No change will be given when the spending amount is less than its face value. Relevant merchants reserve the right of final decision on determining the validity of any Lucky Draw Prize(s).
13. Hang Seng is not the supplier of the Lucky Draw Prize(s) and will not be responsible for any liability relating to the Lucky Draw Prize(s). Any matters with regards to the product(s) and/or service(s) purchased using the Lucky Draw Prize(s) will be the sole obligations of the suppliers of the Lucky Draw Prize(s). Any disputes or complaints relating to the Lucky Draw Prize(s) shall be

resolved directly between the customer concerned and the relevant supplier(s). For details on the Lucky Draw Prize(s), please refer to the terms and conditions thereof.

14. This Promotion can be used together with "Welcome Reward for New Personal e-Banking Customers Promotion", but cannot be used in conjunction with any other promotion or offer provided by Hang Seng. For details of "Welcome Reward for New Personal e-Banking Customers Promotion", please visit the Hang Seng official website.
15. Any transaction found to be fraudulent will not be considered as eligible for this Promotion, and the relevant customer will not be rewarded.
16. All Lucky Draw Prize(s) are non-exchangeable, non-redeemable for cash, and will not be re-issued if lost, damaged or unused after expiry.
17. Hang Seng reserves the right to suspend, revise or terminate the Promotion at any time and to amend these Terms and Conditions from time to time. In case of any dispute, the decision of Hang Seng shall be final.
18. No person other than the Eligible 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 provision of these Terms and Conditions.
19. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. Each product and/or service is subject to its relevant terms and conditions.
21. These Terms and Conditions are subject to prevailing regulatory requirements.
22. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.