

**一般條款及細則：**

1. 除另有註明外，恒生 Money Master 迎新及達成任務獎賞推廣之推廣期為 2023 年 8 月 26 日至 2023 年 12 月 31 日，包括首尾兩天（「推廣期」）。
2. 除另有註明外，本推廣不適用於公司戶口客戶。每位客戶只可獲享各項優惠一次，有關優惠並不可與恒生銀行有限公司（「本行」）其他優惠同時使用。
3. 本行保留權利隨時暫停、更改或終止是次推廣及有關優惠，及不時修訂有關條款及細則，而無須另行通知。本行對是次推廣及有關優惠之所有事宜均有最終決定權，並對所有人士具約束力。是次推廣優惠須受有關產品 / 服務之條款及細則約束。如有關產品 / 服務之條款及細則與本條款及細則有任何歧異，概以本條款及細則為準。
4. 除客戶及本行（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
5. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
6. 本條款及細則受現行監管規定約束。
7. 本條款及細則之中、英文文本有任何歧異，概以英文本為準。

**Money Master 迎新及達成任務獎賞（「獎賞」）條款及細則：**

1. 推廣期由 2023 年 8 月 26 日至 2023 年 12 月 31 日（包括首尾兩天）（「推廣期」）。

**2. Money Master 迎新及達成任務獎賞**

任務	指定銀行服務	獎賞	限額
啟用 Money Master 設立儲蓄計劃	透過恒生個人理財手機應用程式成功啟動 Money Master 儲蓄計劃工具，並成功連結 H A R O WhatsApp	KFC 肯德基原味葡式蛋撻獎賞換領	首 10,000 名客戶
第一個月儲蓄達標激賞	達到第一個月儲蓄目標	Deliveroo \$20 電子禮券	首 5,000 名客戶
連續登入 Money Master 激賞	連續 21 日登入 Money Master	HKTV mall \$50 電子禮券	首 2,000 名客戶

3. 獎賞只適用於特定客戶於推廣期內：

- I. 完成以上其中一項任務；及
- II. 滿足任務一 - 啟用 Money Master 設立儲蓄計劃的條件如下：
  - a. 成功經恒生個人流動理財服務手機應用程式中的 Money Master 設立儲蓄計劃；及
  - b. 持有有效的 H A R O WhatsApp 登記

（以下稱為「合資格客戶」）。

4. 每位合資格客戶於優惠期內最多只能獲享各獎賞一次。每項獎賞的限額已在條款 2 列表中列出。
5. 合資格客戶必須於本行持有有效之優越理財、優進理財戶口或任何綜合戶口或港幣 / 外幣之儲蓄、往來、定期存款戶口（「合資格戶口」），或任何恒生信用卡。
6. 本行將於客人完成上述條款 2 之任務後三個月內發放 H A R O WhatsApp 予合資格客戶於本行登記有效之香港流動電話號碼，通知合資格客戶獲得獎賞。詳情請參閱下方「透過 H A R O WhatsApp 領取獎賞之注意事項」。
7. 為確保合資格客戶收到由本行發出有關獎賞的 H A R O WhatsApp，合資格客戶必須已於本行登記有效之香港流動電話號碼，否則將視作自動放棄獎賞，其得獎資格將會被取消而不作另行通知。
8. 合資格客戶需於收到獎賞時，仍然持有有效的 H A R O WhatsApp 登記，及於該日前沒有取消 Money Master 儲蓄計劃及合資格戶口維持於正常活躍狀態，方可獲享獎賞。否則本行將保留權利從合資格客戶於本行開立之任何戶口扣除相等於已贈送之獎賞價值金額，而無須另行通知。
9. 如有任何爭議，概以本行之紀錄為準。

**透過 H A R O WhatsApp 領取獎賞之注意事項：**

1. 合資格客戶將於客人完成任務後三個月內收到由本行發出有關獎賞的 H A R O WhatsApp 信息，該 H A R O WhatsApp 信息包含換領 QR code。合資格客戶須按照 H A R O WhatsApp 上所示的指示於換領獎賞。
2. 合資格客戶需持有之 WhatsApp 流動電話號碼的區號為 (+852)，並身處香港境內，以及成功登記及使用 H A R O WhatsApp。
3. 另外合資格客戶登記 H A R O WhatsApp，即代表同意 H A R O WhatsApp 的條款及細則（詳情請瀏覽 [hangseng.com/zh-hk/personal/digital/haro](http://hangseng.com/zh-hk/personal/digital/haro)）。如合資格客戶未能同意 H A R O WhatsApp 的條款及細則，將不能透過 H A R O WhatsApp 領取獎賞。
4. 電子現金券數量有限，送完即止。本行保留權利以其他禮品代替，而無須另行通知。該禮品之價值及種類可能與原定之禮品不相同。
5. 電子現金券不可兌換現金、其他產品、服務或優惠及不可轉換其他禮品。
6. 電子現金券如有被刪除、遺失、損毀或未能於限期前使用，恕不獲補發。
7. 合資格客戶下載獲派發之電子現金券後，須於電子現金券上所顯示的電子現金券到期日或之前於有關商戶出示電子現金券以使用電子現金券。逾期的電子現金券將不被接納並不會被補發。
8. 每張電子現金券只可使用一次及於使用後無效。如消費金額超出電子現金券面值，需自行補付費用；但如消費金額少於電子現金券面值，餘額則會被撇銷，恕不找贖。有關商戶保留決定電子現金券是否有效的最終決定權。
9. 本行並非電子現金券之供應商，故此不會承擔與電子現金券有關之任何法律責任。任何與電子現金券相關之產品及服務之質素及供應情況，概由電子現金券之相關供應商或商戶單獨負責。任何有關電子現金券之爭議或投訴，均應由客戶與相關供應商或商戶自行解決。有關電子現金券的使用詳情，請參閱顯示/列印在電子現金券上之條款及細則。

### General Terms and Conditions:

1. Unless otherwise specified, the promotion period is from 26 August 2023 to 31 December 2023, both dates inclusive ("Promotion Period").
2. Unless otherwise specified, the offer below is not applicable to corporate accounts customers. Each customer can only enjoy the offer once and it cannot be used in conjunction with other offer(s) of the Hang Seng Bank Limited (the "Bank").
3. The Bank reserves the right to suspend, vary or terminate this promotion and the related offer and to amend these terms and conditions at any time without prior notice. The decision of the Bank on all matters relating to this promotion and the related offer shall be final and binding on all the parties concerned. The relevant offer is subject to the terms and conditions of the relevant products/services. If there is any inconsistency between the terms and conditions of the relevant products/services and these terms and conditions, these terms and conditions shall prevail.
4. No person other than the Customer 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 of the provision of these Terms and Conditions.
5. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. These Terms and Conditions are subject to prevailing regulatory requirements.
7. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

### Money Master Welcome Offer & Complete Missions Reward ("Reward") – Terms and Conditions

1. The promotion period is from 26 August 2023 to 31 December 2023, both dates inclusive ("Promotion Period").

#### 2. Rewards for Eligible Customers

Mission item	Specified Banking Services	Rewards	Quota
Activation of Money Master – Set up savings plan	Successfully activate a Money Master Savings Plan tool through the Hang Seng Personal Banking mobile application and successfully link to H A R O WhatsApp	KFC Egg Tart	First 10,000 customers
First month savings target achievement reward	Successfully achieve your first month's savings target	Deliveroo \$20 e-voucher	First 5,000 customers
Consecutive user login rewards	Log into Money Master for 21 consecutive days	HKTv mall \$50 e-voucher	First 2,000 customers

3. Reward is only applicable to the selected customer who during the Promotion Period:
  - i. Finish any one of the above Mission items; and
  - ii. Satisfy the requirements under the first mission item of "Activation of Money Master – Set up savings plan", that are:
    - (a) Successfully activate a Money Master savings plan via Hang Seng Personal e-Banking website or Personal Banking mobile app; and
    - (b) Hold a valid H A R O WhatsApp registration
 (hereinafter referred to as the "Eligible Customers").
4. Each Eligible Customer can only enjoy the respective Reward per mission item completed once only during the entire Promotion Period. The availability of the respective Reward is subject to the quota limit set out in the table in paragraph 2 above.
5. Eligible Customers must hold a valid Prestige Banking, Preferred Banking, any Integrated Account or Hong Kong Dollars/ Foreign Currency savings, current, time deposit accounts ("Eligible Account") and any credit cards with the Bank.

6. The Bank will send a WhatsApp message to the phone number (registered with the Bank) of Eligible Customers within 3 months after completing the missions set out in para 2 above. For details, please refer to "Important Notes for offers redemption via H A R O WhatsApp" below.
7. To ensure Eligible Customers can receive the relevant H A R O WhatsApp messages sent by the Bank, Eligible Customers must have already registered a valid Hong Kong mobile phone number with the Bank. Otherwise, Eligible Customers shall be disqualified without further notice and the respective Reward will be considered as forfeited.
8. Eligible Customers must still hold a valid H A R O WhatsApp registration, and the Money Master savings plan has not been terminated before the reward date and the Eligible Account must still be maintained normal and active status in order to enjoy the Reward. Otherwise, the Bank reserves the right to remove the Customer's eligibility to redeem the Reward without prior notice.
9. In case of any disputes, the Bank's records shall be final and conclusive.

### **Important Notes for offers redemption via H A R O WhatsApp**

1. Eligible Customers will receive H A R O WhatsApp message from the Bank regarding the reward within 3 months after completing the missions. The message contains the registration website and redemption code. Eligible Customer must follow the instruction as stated on the message to redeem Voucher at H A R O on WhatsApp.
2. Eligible Customers must hold a WhatsApp mobile number with the area code of "+852" and access within Hong Kong Area, also successfully register and use H A R O WhatsApp.
3. By completing registration at H A R O WhatsApp, this indicates Eligible Customers agrees to the terms set out in the Hang Seng Virtual Assistant on WhatsApp Terms and Conditions (for details, please visit [hangseng.com/zh-hk/personal/digital/haro](https://hangseng.com/zh-hk/personal/digital/haro)). Eligible Customers cannot redeem the reward if he/ she does not agree with the Hang Seng Virtual Assistant on WhatsApp Terms and Conditions.
4. Reward is available while stocks last. The Bank reserves the right to replace the Reward with other items without prior notice. The value and nature of the replacement item may differ from the original one.
5. Reward cannot be exchanged for cash, other products, services or offers and gifts.
6. Reward will not be re-issued if deleted, lost, damaged or unused after expiry date.
7. After downloading the Reward, Eligible Customer can redeem the Reward rewarded by presenting it to the relevant merchant on or before the expiry date shown on the Reward. Any expired Reward will not be accepted or replaced.
8. Each Reward can only be used once and will expire once used. Payment must be made for any spending amount exceeding the face value of the Reward, while no change will be given when the spending amount is less than its face value. The relevant merchant reserves the right of final decision on determining the validity of any Reward.
9. The Bank is not the supplier of the Reward and will therefore not be responsible for any liability relating to the Reward. Any matters with regards to the quality and availability of the product(s) and/or service(s) relating to the Reward will be the sole obligations of the relevant supplier/merchant of the Reward. Any disputes or complaints relating to the Reward shall be resolved directly between the customers concerned and the relevant supplier/merchant. For the details of how to use the Reward, please refer to the terms and conditions shown/printed thereon.