恒生銀行 HANG SENG BANK

啟動指定投資戶口 x Olive 積分優惠之條款及細則（「優惠」）：

1. 優惠推廣期為 2025 年 1 月 1 日至 2025 年 3 月 31 日（「推廣期」），包括首尾兩天。
2. 此優惠只適用於截至 2024 年 12 月 31 日，未持有以下全部 4 個指定投資戶口（「指定投資戶口」）之恒生銀行有限公司（「本行」）的優越私人理財、優越理財、優進理財及綜合戶口之個人客戶（「合資格客戶」）。

   - 證券戶口（戶口號碼尾數為 085）；或
   - 基金戶口（戶口號碼尾數為 382）； 或
   - SimplyFund 戶口（戶口號碼尾數為 384）；或
   - 股票每月投資計劃戶口（戶口號碼尾數為 385）

3. 合資格客戶於推廣期期間，經恒生 e-Banking 或恒生 Mobile App（「指定途徑」）成功啟動所有指定投資戶口，可享 3,000 Olive 積分（「獎賞積分」）。Olive 兌換碼（「Olive 兌換碼」）將會於 7 日內經流動電話短訊發送。合資格客戶必須為恒生 Olive Wellness App （「恒生 Olive」）現有或新註冊之恒生 Olive 會員並輸入有效之 Olive 兌換碼，以兌換獎賞積分。相應的獎賞積分將直接存入至合資格客戶之恒生 Olive 賬戶。
4. 合資格客戶於本行紀錄之流動電話號碼的區號必須為 (+852) 方可享有此優惠。
5. 每位合資格客戶於推廣期內最多只可獲取 3,000 Olive 積分乙次。
6. 合資格客戶透過指定途徑啟動指定投資戶口的時間以本行之紀錄為準。如有爭議，概以本行之紀錄為準。
7. 使用獎賞積分須受恒生 Olive 用戶協議約束，詳情請參考 Olive Wellness App。合資格客戶須先登記成為恒生 Olive 會員方可享用此優惠。

8. 在任何情況下，所有已兌換之獎賞積分不能更改或取消，所獲得之獎賞積分亦不得轉讓或兌換現金。
9. 除另有指明，優惠不適用於商業理財、私人銀行客戶，亦不可與本行之其他優惠同時使用。
10. 除客戶及恒生（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。
11. 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。
12. 本條款及細則受現行監管規定約束（如適用）。
13. 有關優惠之詳情，請向本行職員查詢。優惠由本行提供。本行保留權利隨時暫停、更改或終止優惠及更改其條款及細則，毋須另行通知。本行對優惠之所有事宜均有最終決定權，並對所有人士具約束力。
14. 本條款及細則之中、英文文本有任何歧異，概以英文文本為準。

風險披露聲明

基金投資之風險披露聲明

投資者須注意所有投資均涉及風險(包括可能會損失投資本金)，投資基金單位價格或價值可升亦可跌，過往表現並不可作為日後表現的指引。投資者在作出任何投資決定前，應小心閱讀及明白有關基金之銷售文件(包括基金詳情及當中所載之風險因素之全文) 及基金投資客戶須知。基金乃投資產品，而部分涉及金融衍生工具。投資者應仔細考慮自己的投資目標、投資經驗、投資年期、財政狀況、風險承受能力、稅務後果及特定需要，亦應了解投資產品的性質，條款及風險。投資者如對其投資有任何疑問，請諮詢獨立的專業意見。

證券投資之重要風險警告

投資者應注意投資涉及風險，證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

SimplyFund 戶口之風險披露聲明

- 投資者須注意所有投資均涉及風險(包括可能會損失投資本金)，投資基金單位價格或價值可升亦可跌，過往表現並不可作為日後表現的指引。投資者在作出任何投資決定前，應小心閱讀及明白有關基金之銷售文件(包括基金詳情及當中所載之風險因素之全文) 及基金投資客戶須知。基金乃投資產品，而部分涉及金融衍生工具。投資者應仔細考慮自己的投資目標、投資經驗、投資年期、財政狀況、風險承受能力、稅務後果及特定需要，亦應了解投資產品的性質，條款及風險。投資者如對其投資有任何疑問，請諮詢獨立的專業意見。
- 並非所有由恒生銀行有限公司(「本行」)分銷的投資基金均於此提供，此戶口只有指定基金可供認購。如你正尋找其他投資基金或投資產品，請瀏覽我們的網站或親臨分行了解更多資訊。
- 就此戶口現時可供認購之投資基金而言，該等基金皆由本行的全資附屬機構恒生投資管理有限公司或本行的有關聯機構滙豐環球投資管理(香港)有限公司所提供。

Terms and Conditions of Designated Investment Accounts Activation x Olive Points Offer (the "Offer"):

1. The promotion period is from 1 January 2025 to 31 March 2025 (the "Promotion Period"), both dates inclusive.
2. The Offer is applicable to Prestige Private, Prestige Banking, Preferred Banking and Integrated Account personal customers of Hang Seng Bank Limited (the "Bank") who do not hold all 4 of the designated investment accounts below ("Designated Investment Accounts") as of 31 December 2024 ("Eligible Customers"):

   - Securities Account (Account suffix 085)
   - Investment Funds Account (Account suffix 382)
   - SimplyFund Account (Account suffix 384)
   - Monthly Investment Plan for Stocks Account (Account suffix 385)

3. Eligible Customers who have successfully activated all 4 Designated Investment Accounts through Hang Seng e-Banking or Hang Seng Mobile App ("Designated Channels") during the Promotion Period, will be entitled to 3,000 Olive Points ("Reward Points"). The Bank will send a redemption code (the "Olive Redemption Code") via MMS to such Eligible Customers within 7 days. An Eligible Customer must be an existing or newly registered member of Hang Seng Olive Wellness App ("Hang Seng Olive") and enter a valid Olive Redemption Code to redeem the Reward Points. Reward Points will then be credited to the Eligible Customer's Hang Seng Olive account directly.
4. The mobile number of Eligible Customers at the Bank's record must be under the area code of "+852" in order to enjoy the Offer.
5. Each Eligible Customer can only redeem a maximum of 3,000 Olive Points during the Promotion Period.
6. Application time of the Designated Investment Accounts activation through Designated Channels is subject to the Bank's record. In case of any dispute, the Bank's record shall prevail.
7. The use of Reward Points is subject to the User Agreement of Hang Seng Olive. For details, please refer to Hang Seng Olive. Eligible Customers must first register as Hang Seng Olive member to enjoy the Offer.

8. No alteration or cancellation can be made to the Reward Points redemption, and all Reward Points cannot be transferred or converted into cash under any circumstances.
9. Unless otherwise specified, the Offer is not applicable to Commercial Banking and Private Banking customers of the Bank, and cannot be used in conjunction with other offer(s) of the Bank.
10. 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.
11. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. These Terms and Conditions are subject to prevailing regulatory requirements (where applicable).
13. For more details of the Offer, please contact the Bank's staff. The Offer is provided by the Bank. The Bank reserves the right to suspend, vary or terminate the Offer and to amend these Terms and Conditions at any time without prior notice. The Bank also reserves the right of final decision on all matters relating to the Offer, which shall be binding on all parties concerned.
14. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

Risk Disclosures

Risk Disclosure of Investment Funds

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

Risk Disclosure of Securities Investment

Investors should note that investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk Disclosure of SimplyFund Account

- Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.
- Not all of the investment funds that are distributed by Hang Seng Bank Limited (the "Bank") are available here. Only specific funds are available for subscription with this account. If you are looking for other investment funds or investment products, please visit our branches or our websites for more information.
- In respect of the investment funds available for subscription with this account at the moment, they are provided either by the Bank's wholly owned subsidiary, Hang Seng Investment Management Limited, or by the Bank's affiliates HSBC Global Asset Management (Hong Kong) Limited.

启动指定投资账户 x Olive 积分优惠之条款及细则（「优惠」）：

1. 优惠推广期为 2025 年 1 月 1 日至 2025 年 3 月 31 日（「推广期」），包括首尾两天。
2. 此优惠只适用於截至 2024 年 12 月 31 日，未持有以下全部 4 个指定投资账户（「指定投资账户」）之恒生银行有限公司（「本行」）的优越私人理财、优越理财、优进理财及综合账户之个人客户（「合资格客户」）。

- 证券账户（账户号码尾数为 085）；或
- 基金账户（账户号码尾数为 382）； 或
- SimplyFund 账户（账户号码尾数为 384）；或
- 股票每月投资计划账户（账户号码尾数为 385）

3. 合资格客户於推广期期间，经恒生 e-Banking 或恒生 Mobile App（「指定途径」）成功启动所有指定投资账户，可享 3,000 Olive 积分（「奖赏积分」）。Olive 兑换码（「Olive 兑换码」）将会於 7 日内经流动电话短讯发送。合资格客户必须为恒生 Olive Wellness App （「恒生 Olive」）现有或新注册之恒生 Olive 会员并输入有效之 Olive 兑换码，以兑换奖赏积分。相应的奖赏积分将直接存入至合资格客户之恒生 Olive 账户。
4. 合资格客户於本行纪录之流动电话号码的区号必须为 (+852) 方可享有此优惠。
5. 每位合资格客户於推广期内最多只可获取 3,000 Olive 积分乙次。
6. 合资格客户透过指定途径启动指定投资账户的时间以本行之纪录为准。如有争议，概以本行之纪录为准。

7. 使用奖赏积分须受恒生 Olive 用户协议约束，详情请参考 Olive Wellness App。合资格客户须先登记成为恒生 Olive 会员方可享用此优惠。

8. 在任何情况下，所有已兑换之奖赏积分不能更改或取消，所获得之奖赏积分亦不得转让或兑换现金。

9. 除另有指明，优惠不适用於商业理财、私人银行客户，亦不可与本行之其他优惠同时使用。

10. 除客户及恒生（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。

11. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。

12. 本条款及细则受现行监管规定约束（如适用）。

13. 有关优惠之详情，请向本行职员查询。优惠由本行提供。本行保留权利随时暂停、更改或终止优惠及更改其条款及细则，毋须另行通知。本行对优惠之所有事宜均有最终决定权，并对所有人士具约束力。

14. 本条款及细则之中、英文文本有任何歧异，概以英文文本为准。

风险披露声明

基金投资之风险披露声明

投资者须注意所有投资均涉及风险(包括可能会损失投资本金)，投资基金单位价格或价值可升亦可跌，过往表现并不可作为日后表现的指引。投资者在作出任何投资决定前，应小心阅读及明白有关基金之销售文件(包括基金详情及当中所载之风险因素之全文) 及基金投资客户须知。基金乃投资产品，而部分涉及金融衍生工具。投资者应仔细考虑自己的投资目标、投资经验、投资年期、财政状况、风险承受能力、税务后果及特定需要，亦应了解投资产品的性质，条款及风险。投资者如对其投资有任何疑问，请咨询独立的专业意见。

证券投资之重要风险警告

投资者应注意投资涉及风险，证券价格有时可能会非常波动。证券价格可升可跌，甚至变成毫无价值。买卖证券未必一定能够赚取利润，反而可能会招致损失。

SimplyFund 户口之风险披露声明

- 投资者须注意所有投资均涉及风险(包括可能会损失投资本金)，投资基金单位价格或价值可升亦可跌，过往表现并不可作为日后表现的指引。投资者在作出任何投资决定前，应小心阅读及明白有关基金之销售文件(包括基金详情及当中所载之风险因素之全文) 及基金投资客户须知。基金乃投资产品，而部分涉及金融衍生工具。投资者应仔细考虑自己的投资目标、投资经验、投资年期、财政状况、风险承受能力、税务后果及特定需要，亦应了解投资产品的性质，条款及风险。投资者如对其投资有任何疑问，请咨询独立的专业意见。
- 并非所有由恒生银行有限公司(「本行」)分销的投资基金均于此提供，此户口只有指定基金可供认购。如你正寻找其他投资基金或投资产品，请浏览我们的网站或亲临分行了解更多资讯。
- 就此户口现时可供认购之投资基金而言，该等基金皆由本行的全资附属机构恒生投资管理有限公司或本行的有关联机构汇丰环球投资管理(香港)有限公司所提供。

恒生銀行
HANG SENG BANK

滙豐集團成員 Member HSBC Group