

認購「指定結構性產品」享首月年利率5%認購費回贈之優惠條款及細則

1. 推廣期為2026年9月14日至2026年12月31日，包括首尾兩天（「推廣期」）。

2. 優惠適用於恒生銀行有限公司（「本行」）之優越私人理財及優越理財之個人客戶（「合資格客戶」）。就任何一項「指定結構性產品」（定義見第3條）而言，合資格客戶須根據本行紀錄，於2026年1月1日至2026年9月12 日期間（包括首尾兩天）未曾透過本行任何渠道認購該項「指定結構性產品」。

例如：客戶曾於2026年1月1日至2026年9月12日期間認購結構性票據（但未有認購股票掛鉤投資）；並於推廣期內成功認購股票掛鉤投資，客戶可享認購股票掛鉤投資之優惠（假設優惠其他資格條件亦已符合）。

3. 「指定結構性產品」包括由本行發售之（1）股票掛鉤投資及（2）結構性票據。

4. 於推廣期內，合資格客戶透過本行分行、恒生個人e-Banking或恒生Mobile App成功認購之首筆「指定結構性產品」可享認購費回贈優惠（「優惠」），回贈將就**首筆**「指定結構性產品」認購金額以**首月**額外利息年利率5%方式計算，並以現金回贈方式提供。

5. 於推廣期內每位合資格客戶就每項「指定結構性產品」可享最多港幣5,000現金回贈。於此優惠，每位合資格客戶最多只可獲贈港幣10,000現金回贈。

6. 優惠按**每個合資格客戶**計算。若相關優越私人理財／優越理財戶口為聯名戶口，優惠只適用於第一戶口持有人。

7. 本行將會按2026年12月最後一個交易日由本行釐定之匯率將有關的投資金額兌換成港元，以計算合資格客戶可享優惠。

8. 優惠計算模擬例子說明如下：

|                                                                                |                                                                                    |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| 假設合資格客戶於推廣期內，成功認購下列首筆「指定結構性產品」：                                                | 合資格客戶可享下列的認購費回贈<br>(假設2026年12月31日美元兌港元之匯率為7.82)：                                   |
| 認購日：2026年10月5日<br>投資產品：股票掛鉤投資產品 A<br>認購金額：美元100,000                            | (年利率5% / 12個月) × 1個月× 美元100,000 × 7.82<br>= 0.42% × 美元100,000 × 7.82<br>=港幣3,284.4 |
| 認購日：2026年10月28日<br>投資產品：股票掛鉤投資產品B<br>認購金額：港幣100,000                            | 非於推廣期內的首筆認購，因此並不適用於此優惠                                                             |
| 根據上述模擬例子計算，合資格客戶可於此推廣之模擬例子共享港幣3,284.4優惠。<br>*客戶必須明白上述模擬例子僅供參考，此計算不應被視作為真實優惠金額。 |                                                                                    |

9. 本行將於2027年3月31日或之前，將一次性的現金回贈以港元存入合資格客戶之有關優越私人理財 / 優越理財港元交收戶口。

10. 於存入現金回贈時，合資格客戶仍須持有有關之優越私人理財 / 優越理財之結算交收戶口，否則合資格客戶將不能享有該優惠。

11. 除另有指明，此優惠不適用於本行之商業理財及私人銀行客戶。優惠亦不可與本行之其他同類型產品或服務之推廣優惠同時使用。

12. 除合資格客戶及本行（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。

13. 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。

14. 本條款及細則受現行監管規定約束（如適用）。

15. 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。

16. 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。

股票掛鉤投資(ELI)之風險披露

- 股票掛鉤投資(ELI)乃涉及金融衍生工具。你不應只單獨基於此資料而作出任何投資決定。投資決定是由你自行作出的。除非中介人於銷售該產品時已向你解釋經考慮你的財務情況、投資經驗及投資目標後，此產品是適合你的，并且你充分理解及願意承擔相關風險，否則你不應投資在某一ELI。

• ELI被界定為複雜產品，你應謹慎行事。ELI的市值可能出現波動，你可能損失全部的投資金額。因此，你於作出任何投資決定前，應確保你理解此產品的性質，並細閱ELI的相關發售文件(包括當中所載的風險因素的全文)，並在有需要時尋求獨立專業意見。

• 流通量風險 - ELI乃為持有直至到期而設計。你可能無法在到期前出售你的ELI。倘你試圖在到期前出售ELI，你收取的金額可能遠低於你的投資金額。

• 你倚賴ELI發行人的信用可靠性 - ELI構成發行人的一般無抵押後償合約責任。當你購買股票掛鉤投資，你將倚賴ELI發行人而非其他人士的信用可靠性。根據ELI的條款及細則，你對任何掛鉤股票的任何發行人並無任何權利。倘有關ELI發行人變成資不抵債或違反其於產品項下的責任，在最壞情況下，你可能損失大部份甚至全部投資金額。發行人有權提早終止ELI。

• 部分股票掛鉤投資於到期時部分保本 - 如你持有ELI至到期且該掛鉤投資並未因其他原因被提早終止。

• 投資於ELI並不同於直接投資掛鉤資產。

• 不受投資者賠償基金保障 - 股票掛鉤投資並無於任何證券交易所上市及不受投資者賠償基金保障。可能沒有活躍或高流通量的二手市場。

• 以上並非詳盡的風險因素清單。請參閱發售文件。

結構性票據之風險披露

- 結構性票據乃涉及金融衍生工具。你不應只單獨基於此資料而作出任何投資決定。投資決定是由你自行作出的。除非中介人於銷售此產品時已向你解釋經考慮你的財務情況、投資經驗及投資目標後，此產品是適合你的，并且你充分理解及願意承擔相關風險，否則你不應投資在某一結構性票據。

• 結構性票據被界定為複雜產品，你應謹慎行事。結構性票據的市值可能出現波動，投資者可能損失其全部投資款項。因此，你於作出任何投資決定前，應確保你理解此產品的性質，並細閱結構性票據的相關發售文件(包括當中所載的風險因素的全文)，並在有需要時尋求獨立專業意見。

• 流通量風險 - 投資者應作準備持有本產品直至到期。你可能無法在到期前出售你的結構性票據。倘你試圖在到期前出售結構性票據，你收取的金額可能遠低於你的投資金額。

• 你倚賴發行人的信用可靠性 - 結構性票據構成發行人的一般無抵押後償合約責任。當你購買產品，你將倚賴發行人而非其他人士的信用可靠性。根據結構性票據的條款及細則，你對掛鉤資產的任何發行人並無任何權利。倘發行人變成資不抵債或違反其於產品項下的責任，在最壞情況下，你可能損失大部份甚至全部投資。發行人有權提早終止結構性票據。

• 部分結構性票據於到期時為100%保本 - 倘該結構性票據未因其他原因被提早終止。

• 投資結構性產品並不同於直接投資掛鉤資產。

• 你應注意此產品有別於普通定期存款及不受香港存款保障計劃的保障。

• 不受投資者賠償基金保障 - 結構性票據並無於任何證券交易所上市及不受投資者賠償基金保障。可能沒有活躍或高流通量的二手市場。

• 以上並非詳盡的風險因素清單。請參閱發售文件。

Terms and Conditions for the Offer of 5%p.a. Subscription Fee Rebate for the First Month for Subscribing “Designated Structured Product(s)”:

1. The promotion period is from 14 September 2026 to 31 December 2026, both dates inclusive (the "Promotion Period").

2. The Offer is applicable to Prestige Private and Prestige Banking personal customers (the "Eligible Customer") of Hang Seng Bank Limited (the "Bank"). In respect of any "Designated Structured Product(s)" (as defined in Clause 3), the Eligible Customer must, according to the Bank's record, has not subscribed for any "Designated Structured Product(s)" via any of the Bank's channels from 1 January 2026 to 12 September 2026 (both dates inclusive).  
Example: if a customer has subscribed for Structured Notes (but has not subscribed for Equity Linked Investments) during 1 January 2026 to 12 September 2026, and subsequently successfully subscribed for Equity Linked Investments during the Promotion Period, the customer can enjoy the Offer for the subscription of Equity Linked Investments only (assuming all the other eligibility criteria of the Offer has also been fulfilled).

3. "Designated Structured Product(s)" includes (1) Equity Linked Investments and (2) Structured Notes offered by the Bank.

4. During the Promotion Period, Eligible Customers who successfully complete the **first subscription** of the "Designated Structured Product(s)" via any of the Bank's branches, Hang Seng Personal e-Banking or Hang Seng Mobile App will be entitled to a subscription fee rebate. The rebate will be calculated based on the subscription amount of the first Designated Structured Product at an additional interest rate equivalent to 5% p.a. for the **first month**, and will be provided in the form of a cash rebate (the "Offer").

5. During the promotion period, each eligible customer can enjoy a maximum cash rebate of HKD5,000 for each "Designated Structured Product(s)". Each eligible customer can only receive a maximum cash rebate of HKD10,000 from the Offer.

6. The Offer is calculated on a "**per-Eligible Customer basis**". In case the relevant Prestige Private/ Prestige Banking account is a joint-named account, only the primary account holder can enjoy the Offer.

7. The relevant investment amount will be converted into Hong Kong dollars at the exchange rate determined by the Bank on the last dealing day of December 2026 to calculate the Offer that Eligible Customers can enjoy.

8. Examples of the calculation of the Offer are illustrated as below:

| Assume an Eligible Customer successfully subscribe the first order for the following “Designated Structured Product(s)” during the Promotion Period:                                                                                                                            | The Eligible customer will enjoy the following cash rebate (assuming the exchange rate of USD/HKD is 7.82 on 31 December 2026): |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Subscription Date: 5 October 2026<br>Investment Product: Equity Linked Investments Product A<br>Subscription amount: USD100,000                                                                                                                                                 | (5%/12 month) x 1-month x USD100,000 x 7.82<br>= 0.42% x USD100,000 x 7.82<br>= HKD3,284.4                                      |
| Subscription Date: 28 October 2026<br>Investment Product: Equity Linked Investments Product B<br>Subscription amount: HKD100,000                                                                                                                                                | This is not the first order during the promotion period which is not applicable to the Offer                                    |
| Based on the above illustrative example, the Eligible Customer can enjoy HKD3,284.4 cash rebate for the Offer.<br>*Customers must understand that the above illustrative example is for reference only and this calculation should not be regarded as the actual rebate amount. |                                                                                                                                 |

9. The Bank will one-time credit the cash rebate in Hong Kong dollars into the relevant Prestige Private/ Prestige Banking's Hong Kong Dollar settlement account of the Eligible Customer on or before 31 March 2027.

10. Eligible Customers must still hold the relevant Prestige Private/ Prestige Banking Account settlement account when the cash rebate is credited, otherwise Eligible Customers will not be able to enjoy the Offer.

11. Unless otherwise specified, the Offer is not applicable to Business Banking and Private Banking customers of the Bank, and cannot be used in conjunction with other offer(s) for similar products or services offered by the Bank.

12. No person other than the Eligible 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.

13. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.

14. These Terms and Conditions are subject to prevailing regulatory requirements (if applicable).

15. 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.

16. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

Risk Disclosure of Equity Linked Investments ("ELIs")

- Equity Linked Investments ("ELIs") involve derivatives. You should not only base on this material alone to make any investment decisions. The investment decision is yours and you should not invest in ELIs unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- ELIs are considered as a complex product and you should exercise caution in relation to ELIs. The market value of the ELIs may fluctuate and you may sustain a total loss of their investment. You should therefore ensure that you read and understand the nature of the ELIs and the relevant offering documents of the ELIs (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- Liquidity risk - ELIs are designed to be held to its maturity. You may not be able to sell your investment in the ELIs before maturity. If you try to sell the ELIs before maturity, the amount you receive may be substantially less than the investment amount.
- Credit risk of the ELI issuer - ELIs constitute general unsecured and unsubordinated contractual obligations of the issuer. When you buy ELIs, you will be relying on the creditworthiness of the ELI issuer and of no other person. You have no rights under the terms and conditions of ELIs against any issuer of any linked stock. If the relevant ELI issuer becomes insolvent or default on its obligations under the ELIs, in the worst case scenario, you could lose substantial part or all of the capital invested. ELIs may be terminated early by the Issuer.
- Some ELIs are partially capital protected at maturity provided that you hold the ELIs until maturity and the ELIs are not otherwise early terminated.
- Investing in ELIs is not the same as investing in the linked reference asset(s) directly.
- Not covered by the Investor Compensation Fund - ELIs are not traded on any markets operated by Hong Kong Exchanges and Clearing Limited or any other stock exchanges. There may not be an active or liquid secondary market.
- The above is not an exhaustive list of risk factors. For details, please refer to the offering documents.

Risk warnings for Structured Notes

- Structured notes involve derivatives. You should not only base on this material alone to make any investment decisions. The investment decision is yours and you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives and you fully understand and are willing to assume the risks associated with it.
- Structured notes are considered as a complex product and you should exercise caution in relation to Structured note. The market value of the structured notes may fluctuate and investors may sustain a total loss of their investment. You should therefore ensure that you read and understand the nature of structured notes and the relevant offering documents of the structured notes (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- Liquidity risk - Investors should be prepared to hold this product until its maturity. If you try to sell the Structured notes before maturity, the amount you receive may be substantially less than the investment amount.
- Credit risk of the Issuer - structured notes constitute general unsecured and unsubordinated contractual obligations of the Issuer. When you buy structured notes, you will be relying on the creditworthiness of the Issuer and of no other person. You have no rights under the terms and conditions of the structured notes against any issuer of any linked underlying(s). If the Issuer becomes insolvent or default on its obligations under the product, in the worst case scenario, you could lose substantial part or all of the capital invested. The structured notes may be terminated early by the issuer.
- Some structured notes are 100% capital protected at maturity provided that it is not otherwise early terminated by the Issuer
- Investing in structured notes are not the same as investing in the linked reference asset(s) directly.
- The structured notes are not normal time deposits, and they are not protected by the Deposit Protection Scheme in Hong Kong.
- Not covered by the Investor Compensation Fund – structured notes are not traded on any markets operated by Hong Kong Exchanges and Clearing Limited or any other stock exchanges. There may not be an active or liquid secondary market.
- The above is not an exhaustive list of risk factors. For details, please refer to the offering documents.



认购「指定结构性产品」享首月年利率5%认购费回赠之优惠条款及细则

1. 推广期为2026年9月14日至2026年12月31日, 包括首尾两天(「推广期」)。
2. 优惠适用于恒生银行有限公司(「本行」)之优越私人理财及优越理财之个人客户(「合格客户」)。就任何一项「指定结构性产品」(定义见第3条)而言, 合格客户须根据本行纪录, 于2026年1月1日至2026年9月12日期间(包括首尾两天)未曾透过本行任何渠道认购该项「指定结构性产品」。
- 例如: 客户曾于2026年1月1日至2026年9月12日期间认购结构性票据(但未有认购股票挂钩投资); 并于推广期内成功认购股票挂钩投资, 客户可享认购股票挂钩投资之优惠(假设优惠其他资格条件亦已符合)。
3. 「指定结构性产品」包括由本行发售之(1) 股票挂钩投资及(2) 结构性票据。
4. 于推广期内, 合格客户透过本行分行、恒生个人e-Banking或恒生Mobile App成功认购之首笔「指定结构性产品」可享认购费回赠优惠(「优惠」), 回赠将就首笔「指定结构性产品」认购金额以首月额外利息年利率5%方式计算, 并以现金回赠方式提供。
5. 于推广期内每位合格客户就每项「指定结构性产品」可享最多港币5,000现金回赠。于此优惠, 每位合格客户最多只可获赠港币10,000现金回赠。
6. 优惠按每个合格客户计算。若相关优越私人理财／优越理财户口为联名户口, 优惠只适用于第一户口持有人。
7. 本行将会按2026年12月最后一个交易日由本行厘定之汇率将有关的投资金额兑换成港元, 以计算合格客户可享优惠。
8. 优惠计算模拟例子说明如下:

| 假设合格客户于推广期内, 成功认购下列首笔「指定结构性产品」:                                                 | 合格客户可享下列的認購費回贈<br>(假設2026年12月31日美元兌港元之匯率為7.82):                                     |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 认购日: 2026年10月5日<br>投资产品: 股票挂钩投资产品 A<br>认购金额: 美元100,000                          | (年利率5% / 12个月) x 1个月x 美元100,000 x 7.82<br>= 0.42% x 美元100,000 x 7.82<br>= 港币3,284.4 |
| 认购日: 2026年10月28日<br>投资产品: 股票挂钩投资产品B<br>认购金额: 港币100,000                          | 非于推广期内的首笔认购, 因此并不适用于此优惠                                                             |
| 根据上述模拟例子计算, 合格客户可于此推广之模拟例子共享港币3,284.4优惠。<br>*客户必须明白上述模拟例子仅供参考, 此计算不应被视作为真实优惠金额。 |                                                                                     |

9. 本行将于2027年3月31日或之前, 将一次性的现金回赠以港元存入合格客户之有关优越私人理财 / 优越理财港元交收户口。
10. 于存入现金回赠时, 合格客户仍须持有有关之优越私人理财 / 优越理财之结算交收户口, 否则合格客户将不能享有该优惠。
11. 除另有指明, 此优惠不适用于本行之商业理财及私人银行客户。优惠亦不可与本行之其他同类型产品或服务之推广优惠同时使用。
12. 除合格客户及本行(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。
13. 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。
14. 本条款及细则受现行监管规定约束(如适用)。
15. 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。
16. 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。

股票挂钩投资(ELI)之风险披露

- 股票挂钩投资(ELI)乃涉及金融衍生工具。你不应只单独基于此资料而作出任何投资决定。投资决定是由你自行作出的。除非中介人于销售该产品时已向你解释经考虑你的财务情况、投资经验及投资目标后, 此产品是适合你的, 并且你充分理解及愿意承担相关风险, 否则你不应投资在某一ELI。
- ELI被界定为复杂产品, 你应谨慎行事。ELI的市值可能出现波动, 你可能损失全部的投资金额。因此, 你于作出任何投资决定前, 应确保你理解此产品的性质, 并细阅ELI的相关发售文件(包括当中所载的风险因素的全文), 并在有需要时寻求独立专业意见。
- 流通量风险 - ELI乃为持有直至到期而设计。你可能无法在到期前出售你的ELI。倘你试图在到期前出售ELI, 你收取的金额可能远低于你的投资金额。
- 你倚赖ELI发行人的信用可靠性 - ELI构成发行人的一般无抵押非后偿合约责任。当你购买股票挂钩投资, 你将倚赖ELI发行人而非其他人士的信用可靠性。根据ELI的条款及细则, 你对任何挂钩股票的任何发行人并无任何权利。倘有关ELI发行人变成资不抵债或违反其于产品项下的责任, 在最坏情况下, 你可能损失大部份甚至全部投资金额。发行人有权提早终止ELI。
- 部分股票挂钩投资于到期时部分保本 - 如你持有ELI至到期且该挂钩投资并未因其他原因被提早终止。
- 投资于ELI并不等同于直接投资挂钩资产。
- 不受投资者赔偿基金保障 - 股票挂钩投资并无于任何证券交易所上市及不受投资者赔偿基金保障。可能没有活跃或高流通量的二级市场。
- 以上并非详尽的风险因素清单。请参阅发售文件。

结构性票据之风险披露

- 结构性票据乃涉及金融衍生工具。你不应只单独基于此资料而作出任何投资决定。投资决定是由你自行作出的。除非中介人于销售此产品时已向你解释经考虑你的财务情况、投资经验及投资目标后, 此产品是适合你的, 并且你充分理解及愿意承担相关风险, 否则你不应投资在某一结构性票据。
- 结构性票据被界定为复杂产品, 你应谨慎行事。结构性票据的市值可能出现波动, 投资者可能损失其全部投资款项。因此, 你于作出任何投资决定前, 应确保你理解此产品的性质, 并细阅结构性票据的相关发售文件(包括当中所载的风险因素的全文), 并在有需要时寻求独立专业意见。
- 流通量风险 - 投资者应作准备持有本产品直至到期。你可能无法在到期前出售你的结构性票据。倘你试图在到期前出售结构性票据, 你收取的金额可能远低于你的投资金额。
- 你倚赖发行人的信用可靠性 - 结构性票据构成发行人的一般无抵押非后偿合约责任。当你购买产品, 你将倚赖发行人而非其他人士的信用可靠性。根据结构性票据的条款及细则, 你对挂钩资产的任何发行人并无任何权利。倘发行人变成资不抵债或违反其于产品项下的责任, 在最坏情况下, 你可能损失大部份甚至全部投资。发行人有权提早终止结构性票据。
- 部分结构性票据于到期时为100%保本 - 倘该结构性票据未因其他原因被提早终止。
- 投资结构性产品并不等同于直接投资挂钩资产。
- 你应注意此产品有别于普通定期存款及不受香港存款保障计划的保障。
- 不受投资者赔偿基金保障 - 结构性票据并无于任何证券交易所上市及不受投资者赔偿基金保障。可能没有活跃或高流通量的二级市场。
- 以上并非详尽的风险因素清单。请参阅发售文件。