

Terms and Conditions of "Send-to-Win" e-Laisee Lucky Draw:

1. The promotion period for Hang Seng Bank Limited ("Hang Seng") "**Send-to-Win" e-Laisee Lucky Draw** ("Promotion") is from 6 February to 3 March 2026 (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 within Hong Kong; and
 - c. personal customer holding a Prestige Private, Prestige Banking, Preferred Banking, Integrated Account, Family+ Account or HKD Savings / Current Account with Hang Seng (each an "Eligible Account") and used Hong Kong Identity Card as account opening document
3. Each Eligible Customer who conducts designated item listed below within the Promotion Period can earn the corresponding number of lucky draw entries.

Designated Item	Lucky Draw Entry	Remarks
<p>1) JustPay Transfer / Send e-Laisee / FPS Transfer</p> <p>(i) Complete a real-time JustPay transfer via phone number, email address or FPS ID in Hang Seng Mobile App to a third-party recipient (including merchants), with an amount of HKD10 or above;</p> <p>(ii) Complete sending an e-Laisee via "Send e-Laisee" in Hang Seng Mobile App to a third-party recipient (including merchants), with an amount of HKD10 or above;</p> <p>(iii) Complete a real-time FPS transfer via phone number, email address or FPS ID in Hang Seng Mobile App or Personal e-Banking (Desktop version) to a third-party recipient (including merchants), with an amount of HKD10 or above</p>	1 entry / transfer or e-Laisee sent	<ul style="list-style-type: none"> • Not applicable to pending transfer instruction • Transfer and e-Laisee can be completed and sent repeatedly, but is subject to the maximum total number of lucky draw entries per Eligible Customer during the Promotion Period (see Clause 6 below)

4. Eligible Customer who has never used JustPay, e-Laisee, and FPS before and complete the above (i.e. Clause 3) designated item for the first time will receive 8 lucky draw entries for their first single transfer or first e-Laisee sent.

5. FPS is a real-time payment platform which is provided by Hong Kong Interbank Clearing Limited. Terms and conditions apply.
6. Each Eligible Customer can have a maximum of 28 lucky draw entries during the Promotion Period.
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 Prize	Quota
HKD888 Dining e-Voucher	8 Pieces
HKD288 Dining e-Voucher	1,288 Pieces
HKD88 Dining e-Voucher	8,888 Pieces

8. Each Eligible Customer could only win once under this promotion during the whole Promotion Period.
9. Hang Seng will send the redemption notification via marketing push notification by 30 June 2026. After completing the designated item during the Promotion Period, the Eligible Customer must maintain marketing push notification enabled until he/she has received the redemption notification.
10. The redemption notification will contain the e-Voucher URL. The winners must access the website via the e-Voucher URL provided to redeem the Lucky Draw Prize.
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(s) 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). 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 participated in and rewarded together with "Welcome Reward for New Personal e-Banking Customers Promotion" and "Million-Dollar Gold Coin Lucky Draw", 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" and "Million-Dollar Gold Coin Lucky Draw", please visit the Hang Seng official website.
15. 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.
16. 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.

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. Completion time of the designated item are subject to Hang Seng's record. Hang Seng will determine the eligibility of the entries for the Lucky Draw based on the record held by Hang Seng. In case of any disputes, Hang Seng's record shall be final and conclusive.
19. Any transaction found to be fraudulent will not be considered as eligible for this Promotion, and the relevant customer will not be rewarded.
20. 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.
21. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. Each product and/or service is subject to its relevant terms and conditions.
23. These Terms and Conditions are subject to prevailing regulatory requirements.
24. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.