



**Terms and Conditions of Hang Seng “Thai Amazing Pay” Travel E-Cash Vouchers Lucky Draw**

1. This “Thai Amazing Pay” Travel E-Cash Vouchers Lucky Draw Promotion (the “Promotion”) is offered by Hang Seng Bank Limited (the “Bank”) from 4 December 2023 to 4 March 2024 (both days inclusive) (the “Promotion Period”).

**Eligibility**

2. The Promotion is applicable to personal customers who are holding any Savings/ Current Accounts in any currency maintained with the Bank in their sole name or in the capacity as the primary account holder in the case of a joint account and maintains a valid email address on the Bank’s record (“Customer”). The Promotion is not applicable to Commercial Banking customers of the Bank.

**Entitlement to the Basic Lucky Draw Entry by the “FPS x PromptPay QR payment”**

3. Customer can entitle to one lucky draw chance (“Basic Lucky Draw Entry(ies)”) after successfully settle any amount of merchant spending in Hong Kong Dollars (HKD) via HKD Savings/ Current Accounts maintained with the Bank in their sole name or in the capacity as the primary account holder in the case of a joint account (“Eligible Payment Account”) via the “QR code pay/receive” service on Hang Seng Mobile App within Thailand (“Eligible Merchant Spending”) during the Promotion Period. The aggregate number of the Basic Lucky Draw Entry(ies) a Customer can accumulate for completing the Eligible Merchant Spending is limited to a maximum of 10 Basic Lucky Draw Entries per Customer during the entire Promotion Period.

**The Eligible Merchant Spending**

4. The Eligible Merchant Spending is only applicable to the spending transactions at the merchants located in Thailand that accept payments via the “QR code pay/receive” service on Hang Seng Mobile App.
5. The Promotion is only applicable to the Customer(s) who make the Eligible Merchant Spending in HKD.

**Entitlement to the Extra Lucky Draw Entry by conducting FX Transaction(s)**

6. Customer can entitle to an extra one lucky draw chance (“Extra Lucky Draw Entry(ies)”) after successfully complete a currency exchange of at least HKD5,000 or its equivalent, in a single FX transaction through personal integrated account (including Prestige Private, Prestige Banking, Preferred Banking and Integrated Account) with the Bank in their sole name or in the capacity as the primary account holder in the case of a joint account via the “Foreign Currency Exchange” service on Hang Seng Mobile App or Personal e-Banking(Desktop version) (the “Eligible FX Transaction(s)”) during the Promotion Period. The aggregate number of the Extra Lucky Draw Entry(ies) a Customer can accumulate for completing the Eligible FX Transaction(s) is limited to a maximum of 10 Extra Lucky Draw Entries per Customer during the entire Promotion Period.

**The Eligible FX Transaction(s)**

7. To determine the transaction amount for any cross currency exchange, the relevant amount will be converted into Hong Kong Dollars based on the exchange rate solely determined by the Bank on the relevant transaction day.
8. For FX Order Watch transaction, the FX target limit order must be placed within the Promotion Period and successfully executed with currency conversion in order to be considered as the Eligible FX Transaction.
9. The followings will not qualify as the Eligible FX Transaction(s):  
Foreign exchange transaction(s) involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Overseas Transfer Service, Passbook Savings Account, Virtual Assistant HARO services and foreign exchange transaction(s) made on pre-defined dates by way of forward dated instruction(s)

**The Basic Lucky Draw Entry(ies) and Extra Lucky Draw Entry(ies)**

10. The eligibility for an Extra Lucky Draw Entry by successfully completed an Eligible FX Transaction is limited to the Customer who has completed at least one Eligible Merchant Spending during the Promotion Period.
11. Basic Lucky Draw Entry(ies) and Extra Lucky Draw Entry(ies) respectively are collectively referred to as the “Total Lucky Draw Entry(ies)”. Each customer can entitle to a maximum of 20 times in Total Lucky Draw Entry,



subject to a maximum of 10 times each in the Basic Lucky Draw Entry(ies) and the Extra Lucky Draw Entry(ies), during the Promotion Period.

Example of calculating Total Lucky Draw Entry(ies):

	During the Promotion Period, Customer has	The maximum number of Basic Lucky Draw Entry(ies) entitled (a)	The maximum number of Extra Lucky Draw Entry(ies) entitled (b)	The maximum number of Total Lucky Draw Entry(ies) entitled (a) + (b)
Example 1	completed Eligible Merchant Spending one time; and completed Eligible FX Transaction one time	1	1	2
Example 2	completed Eligible Merchant Spending one time; and completed Eligible FX Transaction two times	1	2	3
Example 3	completed Eligible Merchant Spending fifteen time; and completed Eligible FX Transaction fifteen times	10	10	20
Example 4	not completed any Eligible Merchant Spending; but completed Eligible FX Transaction three times	0	0	0

### The Lucky Draw Prizes

12. The Customer will be entitled to enter the lucky draw with the lucky draw entry(ies) earned by the completion of the Eligible Merchant Spending in Clause 3 and Eligible FX Transaction in Clause 6 above for a chance to win one of the Lucky Draw Prizes (“Travel E-Cash Voucher(s)”) as outlined in the following table:

	Value of Travel E-Cash Voucher(s)	No. of Winner(s)
1st prize	Total value of HKD 5,000	5
2nd prize	Total value of HKD 3,000	10
3rd prize	Total value of HKD 1,000	45

13. The Bank will conduct the lucky draw after the Promotion Period. Each Customer can only win a maximum of one Lucky Draw Prize.
14. The Bank will determine the eligibility of the winners of the Travel E-Cash Voucher(s) based on the record of their Eligible Merchant Spending and Eligible FX Transaction(s) held by the Bank (“The Winner(s)”). In case of any disputes, the Bank’s record shall be final and conclusive.
15. The Winner(s) must still hold the Eligible Payment Account and maintain valid email address in the Bank’s record on 31 May 2024 in order to receive the Lucky Draw Prize.

### Lucky Draw Winners Notification and Arrangement of Travel E-Cash Voucher(s) Redemption

16. Each Winner will receive a redemption email based on his/her email address in the Bank’s record on or before 31 May 2024. The redemption email will contain the Travel E-Cash Voucher won in the Promotion in the form of a redemption code (the “Travel E-Cash Voucher Redemption Code”), and the terms and conditions of the redemption (“Hutchison Terms and Conditions”).



17. The Winners must redeem the Travel E-Cash Voucher Redemption Code within the designated redemption period as stated in the redemption email. The Travel E-Cash Voucher Redemption Code will not be reissued if expired.
18. The Travel E-Cash Voucher Redemption Code is supplied by Hutchison Travel Limited (“Hutchison”) and are subject to Hutchison Terms and Conditions. Hang Seng is not the supplier of the Travel E-Cash Voucher Redemption Code and is not liable for any loss or damages in connection with or arising from them. Hutchison will be solely responsible for any issues and liabilities relating to the Travel E-Cash Voucher Redemption Code. Any disputes or complaints shall be resolved directly between the Winner and Hutchison.
19. Please note the following Hutchison Terms and Conditions, which will be set out in the redemption email:
  - a. The redemption period for the HK\$1,000 Travel E-Cash Voucher Redemption Code is until 31 May, 2025.
  - b. Travel Period is subjected to seat availability of flights and rooms availability of hotels on hutchgo platform.
  - c. The Travel E-Cash Voucher Redemption Code is only application for flights, hotel and packages booking and is not applicable for any applicable taxes, cost of levy, fuel surcharges and administrative fee of Hutchison Travel Limited (hutchgo) (if any). Traveler is required to settle the relevant costs
  - d. All travel product bookings must be made on the hutchgo website (www.hutchgo.com) or within the app.
  - e. The total value of the Travel E-Cash Voucher Redemption Code will be deducted in full when used. Any unused balance will be forfeited.
  - f. Only one Travel E-Cash Voucher Redemption Code can be used for each transaction, and cannot be used in conjunction with other promotional offers or discounts and cannot be redeemed for cash or cash equivalent neither.
  - g. The Travel E-Cash Voucher Redemption Code needs to be keyed in at time of payment whereas no Travel E-Cash Voucher Redemption Code can be used once reservation is confirmed.
  - h. The Travel E-Cash Voucher Redemption Code cannot be used for air ticket price paid directly to the airline supplier, hotel booking settled at the hotel front desk.
  - i. Any unused services, refund is not applicable and not valid for exchange of other services. Any expired Travel E-Cash Voucher Redemption Code will not be extended or re-issued.
  - j. If booking is cancelled and refund is made, refund amount will not include the Travel E-Cash Voucher Redemption Code.
  - k. You must not store the Travel E-Cash Voucher Redemption Code in a data retrieval system outside of this website; or reproduce, copy, change or publish the Travel E-Cash Voucher Redemption Code in any form or by any means; or misuse Travel E-Cash Voucher Redemption Code. Any of the foregoing acts is a violation of the terms and conditions of Travel E-Cash Voucher Redemption Code, which may result in the rejection or cancellation of the Travel E-Cash Voucher Redemption Code. All consequences, losses and/or damages shall be borne by you, Hutchison Travel Limited (hutchgo) will not be responsible or bear any legal responsibility.
  - l. If the flight ticket or hotel bookings redeemed by the Travel E-Cash Voucher Redemption Code fails to depart or stay due to any force majeure factors (such as flight cancellation, rescheduling, failure to leave the country or compulsory quarantine caused by the pandemic), Hutchison Travel Limited (hutchgo) is not responsible for any loss and will not make any refund or compensation of the Travel E-Cash Voucher Redemption Code used.
  - m. For enquiries, please email to cs@hutchgo.com.
  - n. Hutchison Travel Limited (hutchgo) reserves the right to cancel, revise, suspend or terminate all or any part(s) of the promotion, of the terms and conditions herein contained, at any time without prior notice or reason. hutchgo reserves the right to amend the terms and conditions of Travel E-Cash Voucher Redemption Code use without prior notice, and of final decision on all matters of dispute.

#### **General**

20. Any transactions which are eventually cancelled / returned or found to be fraudulent will be ineligible for this Promotion.
21. The Bank reserves the right to replace the Lucky Draw Prizes with other prizes at any time without prior notice and without reason. The value or nature of the substitute prize may differ from the Lucky Draw Prizes offered in this Promotion.
22. Offers are not transferable, and cannot be redeemed for cash or other products, and cannot be used in conjunction with other Hang Seng promotional offers unless otherwise specified.



23. 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 benefits of any of the provisions of these Terms and Conditions.
24. Faster Payment System (FPS) is a real-time payment platform operated by Hong Kong Interbank Clearing Limited. For terms and conditions related to the Faster Payment System (FPS), please visit the Bank's website (Personal>Banking>Faster Payment System(FPS)).
25. These Terms and Conditions are governed by and will be construed to be in accordance with the laws of the Hong Kong Special Administrative Region.
26. These Terms and Conditions are subject to prevailing regulatory requirements.
27. This "Thai Amazing Pay" Travel E-Cash Vouchers Lucky Draw Promotion is offered by the Bank. For more details of this Promotion, please contact the Bank staff. The Bank reserves the right to suspend, vary or terminate the Promotion at any time and to amend these Terms and Conditions from time to time without prior notice. The Bank also reserves the right of final decision on all matters relating to the Promotion, which shall be binding on all parties concerned.
28. This promotion and the relevant offers are subject to the Terms and Conditions for the relevant products or services. If there are any inconsistencies between the Terms and Conditions for the relevant products or services and these Terms and Conditions, these Terms and Conditions shall prevail.
29. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

#### **RMB Currency Risk**

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

#### **Foreign Currency Risk**

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa.



## 恒生「泰賞 Pay」旅遊電子現金券抽獎活動之條款及細則

1. 由恒生銀行有限公司（「本行」）舉辦的恒生「泰賞 Pay」旅遊電子現金券抽獎活動（「本推廣」）之推廣期為 2023 年 12 月 4 日至 2024 年 3 月 4 日（包括首尾兩天）（「推廣期」）。

### 資格定義

2. 本推廣只適用於個人客戶而其名下於本行的所有單名及為第一戶口持有人的聯名任何貨幣的儲蓄/往來存款戶口並在本行紀錄中持有有效電郵地址（「客戶」）。本推廣不適用於本行之商業理財客戶。

### 透過「轉數快 x PromptPay 二維碼支付」獲得基本抽獎機會資格

3. 客戶於推廣期內於泰國境內透過恒生 Mobile App 之二維碼付款/收款服務以其名下於本行的單名及為第一戶口持有人的港元儲蓄/往來存款戶口（「合資格付款戶口」）以港元成功支付一筆任何金額的商戶消費（「合資格商戶消費」），可獲享抽獎一次機會（「基本抽獎機會」）。每位客戶於整個推廣期內透過完成合資格商戶消費可累積的基本抽獎機會總數上限為 10 次。

### 合資格商戶消費

4. 合資格商戶消費只適用於位於泰國的商戶接受以恒生 Mobile App 之二維碼付款/收款服務作為支付方式的消費交易。
5. 本推廣只適用於以港元結算及已誌賬合資格商戶消費之客戶。

### 透過辦理外幣兌換獲得額外抽獎機會資格

6. 客戶於推廣期內成功透過恒生 Mobile App 或桌面版個人 e-Banking 的「外幣兌換服務」或「外匯限價指示服務」以其名下於本行的單名及為第一戶口持有人的個人綜合戶口（包括：優越私人理財、優越理財、優進理財及綜合戶口）完成外幣兌換交易，且單筆交易金額達港幣 5,000 元或其等值以上（「合資格外幣兌換交易」），可獲享額外抽獎一次機會（「額外抽獎機會」）。每位客戶於整個推廣期內透過完成合資格外幣兌換交易可累積的額外抽獎機會總數上限為 10 次。

### 合資格外幣兌換交易

7. 若交易金額為外幣與外幣之間的兌換，有關金額會以本行全權釐定之當日匯率折算至等值之港元，以計算有關金額的港元等值。
8. 若使用外匯限價指示服務，有關外匯限價指示必須於推廣期內設立及成功被執行作外幣轉換，方會被視為合資格交易。
9. 以下交易並不視為合資格外幣兌換交易：

透過現鈔兌換、現金存入或提取、匯出或匯入轉賬、海外轉賬服務、存摺儲蓄戶口、智能助理

HARO 語音外匯服務及以遠期指示設立預定日期進行的外幣兌換交易。

### 基本抽獎機會及額外抽獎機會

10. 已成功完成合資格外幣兌換交易而獲享額外抽獎機會一次的資格只限於推廣期內已成功完成合資格商戶消費最少一筆的客戶。



11. 基本抽獎機會及額外抽獎機會合稱為「總抽獎機會」，每位客戶最多可獲享總抽獎機會二十次，受限於基本抽獎機會及額外抽獎機會於推廣期內最多各 10 次。

計算總抽獎機會例子：

	客戶於推廣期內	獲得最多基本抽獎機會的次數(a)	獲得最多額外抽獎機會的次數(b)	獲得最多總抽獎機會的次數(a) + (b)
例子一	已完成合資格商戶消費 1 次; 及 已完成合資格外幣兌換交易 1 次	1	1	2
例子二	已完成合資格商戶消費的 1 次; 及 已完成合資格外幣兌換交易 2 次	1	2	3
例子三	已完成合資格商戶消費的 15 次; 及 已完成合資格外幣兌換交易 15 次	10	10	20
例子四	沒有完成合資格商戶消費; 但 已完成合資格外幣兌換交易 3 次	0	0	0

#### 抽獎禮品

12. 客戶將有權以完成以上第 3 條款中合資格商戶消費及第 6 條款中合資格外幣兌換交易所獲得的抽獎機會抽獎，並有機會贏取下表中的其中一份抽獎禮品（「旅遊電子現金券」）：

	旅遊電子現金券價值	得獎名額
頭獎	總值港幣 5,000 元	5
二獎	總值港幣 3,000 元	10
三獎	總值港幣 1,000 元	45

13. 本行將於推廣期後進行抽獎。每位客戶最多只能贏取一份抽獎禮品。
14. 本行將根據本行持有的合資格商戶消費及合資格外幣兌換交易紀錄以確定得獎者獲得旅遊電子現金券的資格（「得獎客戶」），如有任何異議，將以本行的紀錄為最終決定。
15. 得獎客戶須仍然持有合資格付款戶口及於本行紀錄中持有有效電郵地址至 2024 年 5 月 31 日，方合資格獲得抽獎禮品。

#### 得獎客戶通知及兌換旅遊電子現金券安排

16. 本行將於 2024 年 5 月 31 日或之前以電郵方式傳送領獎電郵至每位得獎客戶在本行紀錄中的電郵地址，該領獎電郵包括在本推廣中以兌換碼形式贏取的旅遊電子現金券（「旅遊電子現金券兌換碼」）及旅遊電子現金券兌換碼之條款及細則（「和記旅遊的條款及細則」）。
17. 得獎客戶須於領獎電郵上內註明的指定兌換期內使用旅遊電子現金券兌換碼。逾期的旅遊電子現金券兌換碼將不獲補發。





18. 旅遊電子現金券兌換碼由和記旅遊有限公司（「和記旅遊」）提供及受和記旅遊的條款及細則約束。本行並非旅遊電子現金券兌換碼之供應商，故此不會承擔與抽獎禮品有關之任何法律責任。任何有關旅遊電子現金券兌換碼的問題概由和記旅遊單獨負責。任何有關抽獎禮品之爭議或投訴，均應由得獎客戶與和記旅遊自行解決。
19. 以下為和記旅遊的條款及細則，並會於領獎電郵列出：
- a. 閣下是次獲取之港幣 1,000 元正旅遊電子現金券兌換碼必須於 2025 年 5 月 31 日內使用。
  - b. 旅遊日期不限，視乎 hutchgo 平台上航班座位供應情況和酒店客房供應情況而定。
  - c. 以上旅遊電子現金券兌換碼只適用於訂購機票、酒店或自由行套票。旅遊電子現金券兌換碼不包括消費於稅項及附加費、印花成本、燃油附加費、機場建設費、其他附加項目如旅遊保險、和記旅遊有限公司 (hutchgo) 行政費；得獎者需自行承擔有關費用。
  - d. 所有旅遊產品預訂必須於 hutchgo 網頁 (www.hutchgo.com) 或應用程式內進行。
  - e. 旅遊電子現金券兌換碼會於使用時會一次性扣減旅遊電子現金券兌換碼總值，餘額將不作找續或退還。
  - f. 每次交易只可使用一個旅遊電子現金券兌換碼，亦不能與其他優惠或推廣同時使用及不能兌換現金。
  - g. 旅遊電子現金券兌換碼必須於網上付款前一併輸入，已確認之預訂不會接受任何後補。
  - h. 旅遊電子現金券兌換碼不適用於直接向航空公司繳款之機票及酒店前檯付款之酒店。
  - i. 任何未使用之旅遊電子現金券兌換碼將不能兌換現金及更改為其他產品或服務。逾期或已失效的旅遊電子現金券兌換碼將不獲補發或延期。
  - j. 如取消訂單或進行退款，所有已使用的旅遊電子現金券兌換碼，則不可再次使用及不獲退還。
  - k. 閣下不得將旅遊電子現金券兌換碼存儲在 hutchgo 網站以外的資料檢索系統內；或以任何形式或通過任何方式重製、複制、更改或發佈旅遊電子現金券兌換碼；或濫用旅遊電子現金券兌換碼。任何前述行為是違反旅遊電子現金券兌換碼條款及細則，有可能導致有關旅遊電子現金券兌換碼被拒絕或取消，一切後果、損失及 / 或損害由閣下負責及承擔，和記旅遊有限公司 (hutchgo) 恕不負責或承擔任何法律責任。
  - l. 使用旅遊電子現金券兌換碼兌換的機票或酒店如因任何不可抗力之因素（如疫情引起的航班取消、改期、未能出境或強制檢疫等）而未能出發或入住，主辦商及和記旅遊有限公司將不會對客戶的任何損失負責，亦不會作出退款或賠償。
  - m. 如有查詢，請電郵至 cs@hutchgo.com.
  - n. 和記旅遊有限公司有權隨時修改旅遊電子現金券兌換碼之使用條款而不作另行通知。如有爭議，最終將以和記旅遊有限公司之決定為準。

#### 一般條款及細則

20. 任何最後被取消 / 退回或被發現為虛假之交易不適用於是次推廣。
21. 如因任何原因無法提供抽獎禮品，本行保留隨時以其他獎賞取代之權利，毋須另行通知。而該獎賞之價值及種類可能與抽獎禮品不相同。
22. 除特別註明外，本推廣不可與其他恒生推廣優惠或折扣同時使用，亦不能轉讓、兌換現金或其他貨品。
23. 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。



24. 「轉數快」為香港銀行同業結算有限公司所提供之快速支付系統服務，服務須受有關條款約束。有關快速支付系統服務之條款，可瀏覽本行網頁(個人理財>銀行服務>轉數快(FPS))。
25. 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。
26. 本條款及細則受現行監管規定約束。
27. 「泰賞 Pay」旅遊電子現金券抽獎活動由本行提供，有關之詳情，請向本行職員查詢。本行保留權利隨時暫停、更改或終止本推廣及不時更改其條款及細則，毋須另行通知。本行對本推廣之所有事宜均有最終決定權，並對所有人士具約束力。
28. 本推廣及有關優惠須受有關產品或服務之條款及細則約束。如有關產品或服務之條款及細則與本條款及細則有任何歧異一概以本條款及細則為準。
29. 本條款及細則的中英文文本如有歧異一概以英文文本為準。

### 人民幣貨幣風險

人民幣乃受制於匯率風險。客戶於兌換人民幣至其他貨幣（包括港幣）時將可能受匯率波動而引致損失。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。人民幣現時並非自由兌換的貨幣，可能受制於若干政策、監管要求及 / 或限制（有關政策、監管要求或限制將不時更改而毋須另行通知）。實際的兌換安排須依據當時的政策、監管要求及 / 或限制而定。

### 外幣兌換風險

外幣兌換涉及匯率風險。將港幣兌換外幣或外幣兌換港幣時，可能會因當時外幣匯率之波動而出現利潤或虧損。