Terms and Conditions for Offers

A) Time Limited +2% HKD Rate up Coupon ("Rate up Coupon") Offer (the "Offer")

- The Offer is only applicable to selected Hang Seng Business e-Banking commercial customers (the "Customers") of Hang Seng Bank Limited (the "Bank"). The eligibility of the Customers is subject to the Bank's records. From now to 30 November 2023 (both days inclusive), the first 500 Customers who have successfully applied for Hang Seng FPS QR Mobile Collect will receive the Rate up Coupon (the "Eligible Customers"). This Offer is provided on a first-come-first-served basis while stocks last. Each Eligible Customer can enjoy the Offer once only.
- 2. The Rate Up Coupon is valid from 15 December 2023 to 15 January 2024, both dates inclusive (the "Rate up Coupon Validity Period"). Details of the usage of the Rate up Coupon will be sent to Eligible Customers by 15 December 2023 via email.
- 3. The "Rate up" is referring to the 2% bones interest rate that will be applied to Eligible Customer's the designated integrated Business Solutions Account or Sub HKD Savings Account comprised in the Biz Virtual+ Account ("Designated Account") when the designated account meets the target amount requirement. During the Rate up Coupon Validity Period, the deposit balance within the target amount in the Designated Account can enjoy the 2% bonus [deposit interest rate (p.a.).
- 4. The Designated Account applicable for HKD Rate up coupon will be listed in the promotional email sent by the bank before 15 December 2023.
- 5. For the deposit amount below Target amount requirement, only prevailing savings deposit rate will be applied (if applicable).
- Bonus deposit interest is calculated with reference to the daily deposit balance of the Designated Account. All related account deposit balance shall be based on the record of the Bank.
- 7. The Offer cannot be used in conjunction with other deposit bonus interest rate offers for the same currency. The Rate up Coupon will become invalid if other deposit bonus interest rate offers for the same currency have been applied.
- 8. Bonus deposit interests shall be payable to Designated Account in accordance with the interest payment date of the Designated Account. If the Designated Account is closed before the credit of the bonus deposit interest offered, the bonus deposit interest will be forfeited.

B) Lucky Draw

 Eligible Customer will be entitled to ONE lucky draw entry upon every 10 successful payment collection transactions via FPS QR Code generated on our Hang Seng Business Mobile App from 1 October – 30 November, 2023 (both days inclusive) ("Lucky Draw Designated Period"). All relevant transactions, based on the transaction date according to Hang Seng's record in Hong Kong time, must be conducted and completed during the Lucky Draw Designated Period. A total of 50 winners ("Winners") (25 winners per month during Lucky Draw Designated Period) will be drawn randomly by computer on or before 31 March, 2024. Each Winner can receive HK\$300 Mojodomo e-Voucher as a reward. Each Winner can only win a maximum of 1 reward each month during the Lucky Draw Designated Period. Please refer to Section C below for the redemption of the HK\$300 Mojodomo e-Voucher.

C) Redemption of Mojodomo e-Voucher ("e-Voucher")

- Hang Seng will issue the redemption code for the e-Voucher via email to the Eligible Customer of the Payment Collection Offer/Winner (where applicable)'s correspondence email address on Hang Seng' record on or before 31 March 2024.
- 2. The Eligible Customer of the Payment Collection Offer/Winner (where applicable) must access Hang Seng Business Virtual Assistant BERI on e-Banking to obtain the e-Voucher in the form of a URL hyperlink using the redemption code as instructed. The hyperlink will direct the Eligible Customer of the Payment Collection Offer/Winner (where applicable) to the third party, Mojodomo's website which supplies and operates the e-Voucher. The Eligible Customer of the Payment Collection Offer/Winner (where applicable) must follow the instructions on Mojodomo's website to redeem or purchase any third party product using the e-Voucher on or before the e-Voucher expiry date. Any expired e-Voucher will not be accepted or replaced.
- 3. The Eligible Customer of the Payment Collection Offer/Winner (where applicable) must copy and save the e-Voucher hyperlink elsewhere once it appears in the chat with BERI, so that he/she can retrieve the e-Voucher for later use. Where the e-Voucher display window or BERI chat session is closed by any means, the e-Voucher will no longer be available for retrieval. Hang Seng will not reissue any such e-Voucher to the Eligible Customer of the Payment Collection Offer/Winner (where applicable).
- 4. Each e-Voucher can only be used once and will be forfeited once used. The Eligible Customer of the Payment Collection Offer/Winner (where applicable) must pay for any spending amount exceeding the face value of the e-Voucher. Where the spending amount is less than the face value of the e-Voucher, the remaining value of the e-Voucher will be forfeited. The validity of any e-Voucher is subject to the records of Mojodomo.
- 5. The Bank will not assume any liability in relation to the e-Voucher, any third party website, or any product supplied by a third party merchant. Any enquiries or disputes arising from the operation or use of the e-Voucher, including the quality and availability of third party product, shall be resolved between the Eligible Customer of the Payment Collection Offer/Winner (where applicable) and Mojodomo, or the relevant third party merchant as applicable. For details of the use of the e-Voucher, please refer to the relevant terms and conditions printed thereon.
- 6. The e-Voucher cannot be redeemed for cash. No replacement will be arranged in case of loss or damage of the e-Voucher.

General Terms and Conditions

- No person other than the [Selected Customers] and the Bank (which includes its successors and assigns) shall have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- 2. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 3. These terms and conditions are subject to prevailing regulatory requirements.
- 4. The Bank reserves the right to suspend, vary or terminate this promotion and the relevant offers at any time and to amend these terms and conditions at any time without prior notice.
- 5. In case of any disputes, the decision of the Bank on all matters relating to this promotion and the offers shall be final and binding on all parties concerned. This promotion and the offers are subject to the Terms and Conditions of relevant products or services. If there is any inconsistency between the Terms and Conditions of relevant products or services and these terms and conditions, these terms and conditions shall prevail.
- 6. The English version of these terms and conditions shall prevail whenever there is any discrepancies between the English and Chinese versions.