

Terms & Conditions for Hang Seng Commercial SME Business Loan HKD50 Starbucks e-Gift Vouchers Promotion

1. This HKD50 Starbucks e-Gift Voucher Promotion (“**Promotion**”) is offered by Hang Seng Bank Limited (“**Hang Seng**” or the “**Bank**”) from 26 March 2024 to 31 May 2024, both dates inclusive (“**Promotion Period**”).
2. The Promotion is applicable to applicants who satisfy all the requirements below (each an “**Eligible Customer**”):
 - i. having applied for SME Business Loan (“**Business Loan**”) and/or 90% Guarantee Product under SME Financing Guarantee Scheme (“**90% Guarantee Product**”) through Hang Seng Business Online Application Platform or Hang Seng Business e-Banking during the Promotion Period; and
 - ii. having submitted all the required documents for the loan application mentioned in (i) above; and
 - iii. owning a valid Hang Seng Business e-Banking as at 31 August 2024.
3. Each Eligible Customer is entitled to receive ONE(1) HKD50 Starbucks e-Gift Voucher (each an “**e-Voucher**”) under this Promotion. For the avoidance of doubt, each Eligible Customer is entitled to enjoy this Promotion once only.
4. E-voucher is provided on a first-come-first-served basis while stocks last.
5. Each Eligible Customer will be notified on the Ever Earn platform under Hang Seng Business e-banking on or before 30 September 2024 and shall follow the instructions set out on the Ever Earn platform to redeem the e-Voucher through Ever Earn platform on or before 31 December 2024.
6. Each Eligible Customer shall purchase any third party supplier’s service or product using the e-Voucher on or before the expiry date set out on the e-Voucher. Any expired e-Voucher will not be accepted or replaced.
7. Each e-Voucher can only be used once and will be forfeited once used. The Eligible Customer 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 and no change will be given. The validity of each e-Voucher is subject to the records and decision of the relevant supplier.
8. For details of the use of the e-Voucher, please refer to the relevant terms and conditions.
9. Hang Seng will determine the eligibility of each applicant to be an Eligible Customer based on the record held by Hang Seng. In case of any dispute, Hang Seng’s decision shall be final and conclusive.
10. The decision of Hang Seng in regard to each Eligible Customer’s eligibility and/or entitlement to the e-Voucher shall be final and conclusive.
11. Hang Seng is not the supplier of the e-Voucher, and shall not be responsible for or assume any legal liability related to the e-Voucher, any third party website, or any product supplied by a third party merchant. The supplier(s) of the e-Voucher shall be solely responsible for any and all matters with regard to the quality and availability of the product(s) and/or service(s) relating to the e-Voucher. Any disputes or complaints relating to the e-Voucher shall be resolved directly between the Eligible Customer and the relevant supplier(s).

12. The e-Voucher cannot be redeemed for cash or exchanged for any other gifts, and no replacement will be arranged in case of loss or damage of the e-Voucher.
13. Hang Seng reserves the right to replace the e-Voucher with other gifts without prior notice to any parties. The value or nature of the replacement gifts may be different from the e-Voucher.
14. The Bank reserves the right to suspend, vary or terminate this Promotion and other relevant Promotion at any time and to amend these Terms and Conditions from time to time without prior notice.
15. In case of any dispute relating to this Promotion, the decision of the Bank shall be final, conclusive, and binding on all the parties concerned.
16. No person other than each Eligible Customer and Hang Seng (including its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
17. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These Terms and Conditions are subject to prevailing regulatory requirements.