

Terms and Conditions for Hang Seng Commercial SME Business Loan Mar – May Online Application Lucky Draw Promotion

1. This Online Application Lucky Draw 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 Hang Seng commercial customers who satisfy 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. for a Business Loan, the relevant application being approved, and the relevant loan or facility being drawn down, within THREE (3) months from the date of such application; or
 - iii. for a 90% Guarantee Product, the relevant application being approved, and the loan being drawn down, within FOUR (4) months from the date of such application.
3. During the Promotion Period, each Eligible Customer is automatically entitled to enroll in a lucky draw (“Lucky Draw”) once for a chance to win ONE (1) Reward as set out below. For the avoidance of doubt, each Eligible Customer is only entitled to ONE (1) entry for the Lucky Draw only.

Reward (each a “Reward” and collectively the “Rewards”)	Quota
HK\$30,000 Klook Gift Card	1
HK\$10,000 Klook Gift Card	4
HK\$1,000 Klook Gift Card	28

4. The winners of the Lucky Draw (each a “Winner”) will be drawn randomly by the Bank by computer system on or before 31 October 2024. The number of Winners for the Rewards is limited to 33.
5. Each Winner will be notified on the Ever Earn platform under Hang Seng Business e-banking on or before 30 November 2024 and shall redeem the QR code for the Reward through Ever Earn platform.
6. Each Winner shall follow the instructions set out on Ever Earn platform under Hang Seng Business e-banking in order to redeem or purchase any third-party supplier’s service or product using the Reward on or before the expiry date set out on the Reward. Any expired Reward will not be accepted or replaced.
7. Each Reward can only be used once and will be forfeited once used. The Winner must pay

- for any spending amount exceeding the face value of the Reward. Where the spending amount is less than the face value of the Reward, the remaining value of the Reward will be forfeited and no change will be given. The validity of each Reward is subject to the records and decision of the relevant third party supplier.
8. For details of the use of the Reward, please refer to the relevant terms and conditions set out thereon.
 9. Hang Seng will determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer and for entering into the Lucky Draw 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 win the Reward shall be final and conclusive.
 11. Hang Seng is not the supplier of the Reward, and shall not be responsible for or assume any legal liabilities related to the Reward. The supplier(s) of the Reward 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 Reward. Any disputes or complaints relating to the Reward shall be resolved directly between the Winner and the relevant supplier(s).
 12. The Reward 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 Reward.
 13. Hang Seng reserves the right to replace the Reward with other gifts without prior notice to any parties. The value or nature of the replacement gifts may be different from the Reward.
 14. The Bank reserves the right to suspend, vary or terminate this Promotion and other relevant offers 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.

19. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.