

**Terms and Conditions for Hang Seng Business New-to-Bank Welcome Lucky Draw 2023 :**

- 1) Hang Seng Business New-to-Bank Welcome Lucky Draw 2023 (“Lucky Draw”) is held by Hang Seng Bank Limited (“Hang Seng”) from 1 September 2023 and 30 November 2023 (both days inclusive) (“Promotion Period”).
- 2) New Hang Seng commercial customer excludes: (a) existing commercial customers who are holding any Hong Kong Dollar/Foreign Currency savings, current, time deposit accounts or any Business Integrated Account with any account status (collectively the “Accounts”) with Hang Seng; and (b) customers who have closed any Account with Hang Seng from 1 September 2022 to 31 August 2023; and (c) customers whose Account or Accounts was/were terminated by Hang Seng in any period.
- 3) The Lucky Draw is applicable to new Hang Seng commercial customers who satisfy all the requirements in Clauses 3(i) to 3(v) below (“Eligible Customers”):
  - i. During the Promotion Period, apply for a Hang Seng Business Integrated Account, including Biz Virtual+ Account and Integrated Business Solutions Account (“the said account”) online, via remote account opening service (i.e. online application at Hang Seng Business Integrated Account Online Application Platform and without Face-to-Face Appointment). To use remote account opening service, customer’s connected party(ies) must hold a Hong Kong or mainland China’s Resident Identity Card. Also, customer’s connected party(ies) has/ have to be physically located in Hong Kong or mainland China when submitting the application, completing digital ID verification and e-Sign successfully. The eligibility of customers for remote account opening service is subject to the final and absolute discretion of Hang Seng; and
  - ii. The said account is successfully opened on or before 31 December 2023; and
  - iii. Have a valid contact person’s email address under remote account application record; and
  - iv. Have completed the Hang Seng Commercial Banking Service Survey on account opening experience (the “Survey”) during the survey validity period (i.e. valid for 7 days commencing from the email sent date or on or before 31 January 2024 (whichever is earlier)). The Survey will be sent via email to the contact person’s email address set out in Clause 3(iii) above after the said account is opened; and
  - v. The said account remains valid on or before 15 February 2024.
- 4) Eligible Customer fulfils the requirements as listed under Clause 3(i) to 3(v) above will be automatically enrolled to the Lucky Draw. The Promotion Period is divided into three (3) phases (“Promotion Phases”) as listed below. Each Eligible Customer can only get a maximum of one (1) Lucky Draw entry on each Promotion Phase. Depending on the application date of the said account, each Eligible Customer is entitled to a maximum of 3 Lucky Draw entries during the Promotion Period. Eligible Customers who do not win a Reward during the Promotion Phase will automatically enter into the next phase of Lucky Draw. Maximum Number of Lucky Draw entries are as follows:

Promotion Phases	Successful Application Date of the said account	Maximum Number of Lucky Draw Entries per Eligible Customer during the Promotion Period
Phase 1	1 September 2023 – 30 September 2023	3 entries
Phase 2	1 October 2023 – 31 October 2023	2 entries
Phase 3	1 November 2023 – 30 November 2023	1 entry

- 5) A total of 150 Lucky Draw winners (“Winner”) (50 winners per each Promotion Phase) will be drawn randomly by computer on or before 15 February 2024. Each Winner can only win a maximum of 1 Reward during the entire Promotion Period. Reward and quota in this Lucky Draw are as follows:

Reward	Quota (each Promotion Phase)
HK\$10,000 Apple Store Gift Card	1
HK\$800 Apple Store Gift Card	49

- 6) Hang Seng will send the redemption code of Reward to the Winner’s email address based on Hang Seng’s record between 16 February 2024 and 29 February 2024. Winner must redeem the Reward using the redemption code according to the instruction set out in the said email.
- 7) The Reward can only be used once and will expire once used. Payment must be made for any spending amount exceeding the face value of the Reward, and no change will be given when the spending amount is less than its face value. The supplier of the Reward reserves the right of final decision on determining the validity of the Reward.
- 8) Hang Seng reserves the right to replace the Reward with other gifts of equivalent value without prior notice.
- 9) Hang Seng is not the supplier of the Reward and will not assume any liability in relation to the Reward. The supplier of the Reward will be solely responsible for any 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 Winners and the supplier. For details of how to use the Reward, please refer to the terms and conditions stipulated by the supplier. The Reward cannot be redeemed for cash or exchanged for any other gifts.
- 10) In case of any disputes on the Lucky Draw results, the eligibility of the Winner and any matters related to the Lucky Draw, the decision of Hang Seng shall be final and conclusive and binding on all parties concerned.

### General Terms and Conditions:

- 1) Hang Seng reserves the right to suspend, vary or terminate the Lucky Draw and the relevant offer and amend these terms and conditions at any time without prior notice.
- 2) 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 provisions of these terms and conditions.

- 3) These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 4) These terms and conditions are subject to prevailing regulatory requirements.
- 5) In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.