



恒生銀行  
HANG SENG BANK

## Hang Seng Prestige Private Terms and Conditions

Between Hang Seng Bank Limited (referred to as “we” or “us”) and you as a Hang Seng Prestige Private customer (“you”).

- (1) You can apply for Prestige Private if you maintain a Total Relationship Balance (“TRB”) of HKD8,000,000 or above with us.
- (2) After the first 12 months of your successful application of Prestige Private, your eligibility for Prestige Private will be reviewed on an annual basis according to the month of upgrading to Prestige Private. At the time of annual review, we will look back to see if you have maintained an average TRB of HKD8,000,000 or above of past 12 months (excluding the annual review month). If you have been unable to meet the requirement, your eligibility as a Prestige Private customer and the corresponding privileges and offers will expire after 3 months. We will notify you before the expiry of your Prestige Private status, and we will not be responsible for any losses or inconvenience that you have due to the expiry.
- (3) Upon the expiry of your Prestige Private status, you will continue as a Prestige Banking customer if you continue to hold this account and be qualified in accordance with the eligibility applicable to it.
- (4) The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit cards cash advances, outstanding balance of personal loans, and accumulated premiums paid for the designated life insurance plans distributed by Hang Seng Bank as an agent as well as Hang Seng MPF balance. For sole name integrated account holders, their other joint name account(s) will also be included.