



General offer Terms and Conditions:

1. The above offers are applicable to Hang Seng Prestige Customers ("Customers") only.
2. The offers are not transferable, and cannot be redeemed or exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons, cake coupons or membership benefits/VIP cards/VIP bonus point programmes of the merchants (unless otherwise specified).
3. Offer is subject to availability, and are available while stocks last.
4. Additional terms and conditions are applicable to individual offers, please check with the respective merchants for details.
5. Upon closure of the respective merchants, the relevant offers shall be terminated immediately.
6. All products, services, and information related to the offers are directly sold and supplied to customers by the respective merchants who are solely responsible for all related obligations and liabilities.
7. The offers are governed by these terms and conditions, terms and conditions of the relevant reservation form and other terms and conditions stipulated by the merchants.
8. Hang Seng Bank Limited ("Hang Seng") and the respective merchants reserve the right to vary or terminate the offers at any time and to amend the terms and conditions from time to time without prior notice.
8. In case of any dispute, the decision of Hang Seng and the respective merchants shall be final.
9. Neither Hang Seng nor the merchants shall be liable to the customers and their guests for any loss, claims, damages or personal injuries arising out of or in connection with the reservation and use of the product/service provided by the merchants.
10. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These terms and conditions are subject to prevailing regulatory requirements.
12. No person other than the 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 provision of these terms and conditions.
13. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Terms and Conditions of Free e-magazine of CAPITAL and JESSICA:

1. Complimentary lifestyle magazines are applicable to Prestige customers ("Customers"). Magazine redemption period is from 1 October 2022 to 30 September 2023.
2. Complimentary magazines are provided by South China Media. To redeem and/or read the above complimentary magazines, Customers are required to fill in personal data and successfully registered complimentary account at the "SCMag" Mobile Application (the "App"). The service is provided by South China Media and governed by its own terms and conditions and/or privacy

policy, which is not under the control of or connected with Hang Seng Bank Limited (“The Bank”). The Bank does not collect, use, transfer or retain any of your personal data for the said purpose. Provision of your personal data to South China Media and/or the App for the aforesaid purpose is entirely voluntary at your own discretion and risk. The Bank is merely providing you with the designated activation code of the App and shall not be held responsible or liable for (1) any matters arising out of or in connection with your use or inability to use the App and (2) the collection, retention, usage, transfer, security and access of your personal data submitted by you for the said purpose.

3. The designated activation code assigned to Customers will not be reissued if lost.
4. Registered account is only applicable to redeem complimentary digital copy of CAPITAL (from October 2022 to September 2023) and JESSICA (from October 2022 to September 2023) and is not applicable for any other magazines.
5. Each registered account can only connect to two iOS or Android smartphones/tablets. The digital copy can only be viewed with the App, but not supported by any web browsers.
6. Depending on Customers’ mobile data plan, downloading your e-magazine when not connected to Wi-Fi may result in additional data charges from your carrier. The downloaded e magazine can be read in offline mode.
7. The magazines are directly supplied to Customers by South China Media who is solely responsible for all related obligations and liabilities.
8. The Bank and South China Media will review this complimentary offer and reserve the right to suspend, revise or terminate the magazine redemption at any time and to amend the relevant terms and conditions from time to time without prior notice. In the case of disputes, The Bank and South China Media reserve the right of final decision