



General Terms and Conditions:

1. The offers are applicable to Hang Seng Prestige Private and Prestige customers (the "Customers").
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 or membership benefits/ VIP cards/ VIP bonus point programmes of the merchant (unless otherwise specified).
3. Offers are subject to availability.
4. Additional terms and conditions may be applicable to individual offer, please check with the respective merchant for details.
5. Upon closure of the respective merchant, 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 merchant 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 merchant.
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. In case of any dispute, the decision of Hang Seng and the respective merchants shall be final.
9. Hang Seng shall not 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 merchant.
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 for Offer at Top Schools (the "Offer"):

1. The promotion period is from 1 April 2024 to 31 December 2024 ("Promotion Period") and the Offer is only valid at Top Schools.
2. Customers shall receive a redemption leaflet designated for Hang Seng customers from their Relationship Manager. Customers shall follow the guidelines on the redemption leaflet to obtain the designated form < <https://topschoools.link/HangSengBank> > provided by Top Schools. Upon form completion, the Customers receive an automated email from Top Schools containing a promo code for the free Oxford Placement Test, a 10% discount on consulting services, a link to schedule a call with Top Schools Consultants.
3. To redeem the free Oxford Placement Test, Customers shall follow the email from Top Schools, to a designated page for booking the test: <https://topschoools.link/HASEVIP2024> . The Customers upon entering the provided promo code will receive a link and instructions regarding the test via



恒生銀行
HANG SENG BANK

email. Free Oxford Placement Test is subject to availability. Advance reservation is required and subject to the final confirmation of Top Schools.

4. To redeem the 10% discount on consulting services, Customers shall follow the email from Top Schools, to a dedicated section of Top School customer relationship management. Top Schools consultant will apply the 10% discount to Customers.
5. To redeem the Complimentary Discovery Call, Customers will receive the email from Top Schools, and Customers will use the provided link to access Top Schools' scheduling system, where customers can choose their preferred date and time for the consultation.
6. Customer can use the offer once for during each promotion period. For Offer redemption/ details, please email to hello@topschools.com.hk.
7. This Offer cannot be used in conjunction with any other promotional offers or discounts.
8. The Offer is for the sole use of the Customer and cannot be transferred, accumulated, or redeemed for cash, other products or services.
9. The Customer should understand and agree to the items and content of the Offer and the services arranged by the merchant before receiving the same.