

**Terms and Conditions for 500 Olive Points Offer (the "Offer") by completing the quiz via Insurance Explorer on the website of Hang Seng Bank Limited (the "Bank"):**

1. The promotion period for the Offer is from 1 April 2024 to 30 June 2024, both dates inclusive (the "Promotion Period").
2. The Offer is applicable to individuals who have completed the quiz via Insurance Explorer on the website of the Bank during the Promotion Period, and have not previously redeemed any Olive Points by completing the quiz via Insurance Explorer on the website of the Bank ("Eligible Customers").
3. Eligible Customers who have successfully completed the quiz via Insurance Explorer during the Promotion Period will be entitled to 500 Olive Points ("Reward Points"). The redemption code for the Reward Points (the "Olive Redemption Code") will be displayed to the Eligible Customers in the quiz result page. Eligible Customers must be an existing or newly registered member of Hang Seng Olive Wellness App ("Hang Seng Olive") in order to redeem the Olive Points, and they have to enter a valid Olive Redemption Code to redeem the Reward Points. The Reward Points will then be credited to the Eligible Customer's Hang Seng Olive account directly.
4. Each Eligible Customer can only redeem a maximum of 500 Olive Points once for completing the quiz via Insurance Explorer during the Promotion Period.
5. The completion time of the quiz via Insurance Explorer on the website of the Bank is subject to the Bank's records. In case of any dispute, the Bank's records shall prevail.
6. The use of the Reward Points is subject to the User Agreement of Hang Seng Olive. For details, please refer to Hang Seng Olive. Eligible Customers must first register as Hang Seng Olive member to enjoy the Offer.
7. No alteration or cancellation can be made to the Reward Points redemption, and all Reward Points cannot be transferred or converted into cash under any circumstances.
8. No person other than the Eligible Customers and the Bank (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.
9. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
10. These Terms and Conditions are subject to prevailing regulatory requirements.
11. The Bank reserves the right to suspend, vary or terminate the Offer and to amend these Terms and Conditions at any time without prior notice and without assigning any reasons whatsoever.
12. The Bank also reserves the right of final decision on all matters relating to the Offer, which shall be binding on all parties concerned. In case of any dispute, the decision of the Bank shall be final.
13. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.