



Promotional Terms and Conditions for Green Mortgage

1. The mortgaged property must be a residential property and with a valid Gold or Platinum rating (including "Provisional Gold", "Provisional Platinum", "Gold", "Platinum", "Final Gold" and "Final Platinum" rating) under the "BEAM Plus New / Existing Buildings" scheme which recognised and certified by the Hong Kong Green Building Council (HKGBC) at the date of approval for the green mortgage loan application. The rating certified by the HKGBC may change from time to time. For the eligible residential property of green mortgage loan, please visit the HKGBC website. In case of disputes, the decision of Hang Seng Bank Limited ("Hang Seng") shall be final and binding.

Terms and Conditions for Cash Rebate

1. Cash rebate is only applicable to customers with mortgage drawdown loan amount HKD1,000,000 or above which is approved by Hang Seng.
2. If the total cash rebate amount (including above cash rebate) exceeded 1% of green mortgage loan amount, the total cash rebate amount shall be deducted from the mortgage loan amount in order to fulfill the prevailing regulatory requirements.
3. Cash rebate will be credited to customer's designated mortgage repayment account within 1 month after the drawdown of the mortgage loan without prior notice.

General Terms and Conditions

1. Green mortgage plan is applicable to mortgage loan for new purchase and transfer mortgage of residential property by application submission with individual name. The plan is not applicable to mortgage loan for further charge, re-mortgage, standalone carpark and Hang Seng's staff loan.
2. Each mortgage loan application can enjoy each of the above offer once. Unless otherwise stated, the above offers cannot be used in conjunction with other mortgage loan offers of Hang Seng.
3. 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 provisions of these terms and conditions.
4. These terms and conditions are subject to prevailing regulatory requirements.
5. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. It is the customer's responsibility for understanding and complying with his/her tax obligations or liabilities (if any) (including but not limited to, tax payment or filing of returns or other required documentation relating to the payment of all relevant taxes) in all jurisdictions in which those obligations or liabilities may arise and relating to the offers mentioned above. Neither Hang Seng nor any other member of the Hang Seng Bank Group have responsibility in respect of customer's tax obligations or liabilities in any jurisdiction which they may arise including any that may relate specifically to the offers mentioned above.
7. Hang Seng reserves the right to suspend, revise or terminate the above offers and amend these terms and conditions at any time without prior notice. In case of any disputes, the decision of Hang Seng shall be final.
8. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.