

Subscription of Relevant Investment Products



Enjoy 999.9 pure gold medal



Investment involves risks including the possibility of loss of the capital invested. Prices of investment products may go up as well as down and may even become valueless. Investors should not only base on this marketing material alone to make any investment decision, but should read in detail of the offering documents and the Risk Disclosure Statement of the relevant investment products.



From now till 30 September 2026, eligible Private Banking customers¹ who subscribe for the Relevant Investment Products with designated accumulated investment amount can enjoy Rewards below:

Relevant Investment Products	Accumulated investment amount (HKD or equivalent)	Rewards
Investment Funds, Structured Products # and/or secondary market bonds [^]	HKD3,000,000 to less than HKD5,000,000	One God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8gram) ² 
	HKD5,000,000 or above	One God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1gram) ³ 

¹ The Offer is only applicable to Private Banking Account of Hang Seng Bank Limited (the "Bank") which has a total asset balance of HKD20,000,000 or above (or its equivalent) as at 30 September 2026, as determined by the Bank in its sole discretion; and fulfills the criteria stated in the Terms and Conditions.

² The God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8gram) is 30mm in diameter, it was valued at approximately HKD2,297 (the value excluded the manufacturing cost), according to the supplier's gold price on 9 June 2026.

³ The God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1gram) is 35mm in diameter, it was valued at approximately HKD7,784 (the value excluded the manufacturing cost), according to the supplier's gold price on 9 June 2026.

[#] Excluding FX options, FX Forwards, "MaxiInterest" Investment Deposit ("MXI") and Currency-Linked Capital-Protected Investment Deposit ("CPI")

[^] Excluding Certificate of Deposit "CD"

Cross Border Disclaimer

This website is provided by Hang Seng Bank Limited ("Bank" or "we"). The Bank is regulated and authorised to carry out banking activities in Hong Kong SAR. The products and services represented within this website are intended for Hong Kong customers.

This website is not intended for distribution or use by any person in any jurisdiction, country or region where the distribution or use of this material is restricted and would not be permitted by law or regulation. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available through this website in the country or region you are located or resident in.

General Terms and Conditions for “Subscription of Relevant Investment Products” Offer (the “Offer”):

1. The Promotion Period of the Offer is from 1 July 2026 to 30 September 2026, both dates inclusive (the “Promotion Period”).
2. The Offer is only applicable to Private Banking Account of Hang Seng Bank Limited (the “Bank”) which has a total asset balance of HKD20,000,000 or above (or its equivalent) as at 30 September 2026, as determined by the Bank in its sole discretion; and fulfills the criteria stated in Reward section below (“Eligible Accounts”).
3. The Offer is calculated on a "per-Eligible Account basis".
4. Any investment application made after the cut-off time of the Relevant Investment Products (see Reward section below) on 30 September 2026 will not be regarded as investment application made during the Promotion Period and will not be counted towards the Accumulated Investment Amount within the Promotion Period. All such applications will be handled on the next dealing day. Please note that the cut-off time for different investment products through different channels may vary. Holders of Eligible Accounts are advised to check the cut-off time for the Relevant Investment Products with our staff.
5. About “Accumulated Investment Amount” :
 - The Accumulated Investment Amount of Relevant Investment Products will be calculated in Hong Kong dollar. Only the value of completed transactions in Eligible Accounts will be counted in determining the Accumulated Investment Amount, while the value of any cancelled or unsuccessful transactions will be excluded. If holders of Eligible Accounts hold more than one Private Banking account, the cumulative investment amount of the Relevant Investment Product(s) will be counted separately on each account level. If the Relevant Investment Products invested during the Promotion Period are denominated in currency other than Hong Kong dollar, the Accumulated Investment Amount within the Promotion Period will be calculated by converting it into Hong Kong dollar based on the exchange rate as determined by the Bank on the last dealing day of September 2026.
 - During the Promotion Period, if a holder of an Eligible Account’s subscription or switching transactions of Relevant Investment Products are determined solely by the Bank as overly frequent or the holding period is too short, the Bank reserves the right to exclude such transactions when calculating the relevant Accumulated Investment Amount.
6. The Bank will notify holders of Eligible Accounts of the gift redemption details on or before 31 January 2027. Holders of Eligible Accounts must still hold the relevant Private Banking Account by the time.
7. The Bank is not the supplier of the Gallant Horse 999.9 Pure Gold Medal Ruyi Knot and God of Wealth & Gallant Horse 999.9 Pure Gold Medal (“Gifts”), and shall not be responsible for any legal liabilities related to the Gifts. The Bank will not buyback the Gifts. Customers shall contact the supplier directly for any details relating to buyback. Any disputes relating to the Gifts shall be settled between the customers and the supplier directly. The Gifts are available while stocks last and are not transferable or redeemable for cash. The Bank reserves the right to replace the Gifts by other items.
8. Unless otherwise specified, the Offer is not applicable to Commercial Banking customers of the Bank and cannot be used in conjunction with other offer(s) of the Bank.
9. No person other than the holder of Eligible Account 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.
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. For more details of the Offer, please contact the Bank’s staff. The Offer is provided by the Bank. 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. The Bank also reserves the right of final decision on all matters relating to the Offer, which shall be binding on all parties concerned.
13. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

Reward: Terms and conditions for successfully subscribe for Investment Funds, Structured Products (excluding FX options, FX Forwards, “MaxiInterest” Investment Deposit (“MXI”) and Currency-Linked Capital-Protected Investment Deposit (“CPI”)) and/or purchase of secondary market bonds (excluding Certificate of Deposit (“CD”)) (“Relevant Investment Product(s)”) with specific Accumulated Investment Amount to enjoy a God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot/ God of Wealth & Gallant Horse 999.9 Pure Gold Medal:

1. The Offer is only applicable to Eligible Accounts which fulfill any of the following requirements:
 - i. Existing Private Banking Accounts which did not have any subscriptions and/or switching of Investment Funds, or any subscription for Structured Products (excluding FX options, FX Forwards, “MaxiInterest” Investment Deposit (“MXI”) and Currency-Linked Capital-Protected Investment Deposit (“CPI”)) or purchase of secondary market bonds (excluding CD), in each case, between 1 January 2026 and 30 June 2026; or
2. Eligible Accounts with successful subscription to Relevant Investment Product(s) with the specified Accumulated Investment Amount during the Promotion Period will be entitled to receive the Reward as per table below:

Accumulated Investment Amount(HKD or equivalent)	Reward
HKD3,000,000 to less than HKD5,000,000	One God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8 gram)*
HKD5,000,000 or above	One God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1 gram)*

*The God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8gram) is 30mm in diameter, it was valued at approximately HKD2,297 (the value excluded the manufacturing cost), according to the supplier’s gold price on 9 June 2026. The God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1gram) is 35mm in diameter, it was valued at approximately HKD7,784 (the value excluded the manufacturing cost), according to the supplier’s gold price on 9 June 2026. The actual gold weight is subject to the actual product.

3. The Offer is applicable to Eligible Account’s subscription for and/or switching to any investment funds distributed by the Bank (except for the funds set out in paragraph 4 below) through general subscription, Advanced Switching Service#, and/or the General Fund Switching Service, subscription for structured products (excluding FX Options, FX Forwards, “MaxiInterest” Investment Deposit (“MXI”) and Currency-Linked Capital-Protected Investment Deposit (“CPI”)), and/or purchase of secondary market bonds (except for CD and the bonds set out in paragraph 4 below), through any channels of the Bank during the Promotion Period.
4. The Offer is not applicable to fund subscription through Hang Seng Monthly Investment Plan for Funds, fund subscription with no subscription fees, money market funds, and other funds/ fund transactions as specified by the Bank from time to time; and is not applicable to any bonds purchased from Initial Public Offering.
5. The Accumulated Investment Amount is calculated on a "per-Eligible Account basis". If holders of Eligible Account hold more than one Private Banking Account, the cumulative investment amount of the Relevant Investment Products will be counted separately on each account level.
6. Each Eligible Account, including Joint-Named Account, will only be entitled to one God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8 gram) or one God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1 gram), depending on the Accumulated Investment Amount.

For details of Advanced Switching Service, please refer to Hang Seng Bank website> Investments> Fund SuperMart or contact our staff.

Risk Disclosure of Investment Funds

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

Risk Disclosure of Structured Notes

- Structured notes involve derivatives. You should not only base on this material alone to make any investment decisions. The investment decision is yours and you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives and you fully understand and are willing to assume the risks associated with it.
- Structured notes are considered as a complex product and you should exercise caution in relation to Structured note. The market value of the structured notes may fluctuate and investors may sustain a total loss of their investment. You should therefore ensure that you read and understand the nature of structured notes and the relevant offering documents of the structured notes (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- Liquidity risk - Investors should be prepared to hold this product until its maturity. If you try to sell the SNs before maturity, the amount you receive may be substantially less than the investment amount.
- Credit risk of the Issuer - structured notes constitute general unsecured and unsubordinated contractual obligations of the Issuer. When you buy structured notes, you will be relying on the creditworthiness of the Issuer and of no other person. You have no rights under the terms and conditions of the structured notes against any issuer of any linked underlying(s). If the Issuer becomes insolvent or default on its obligations under the product, in the worst case scenario, you could lose substantial part or all of the capital invested. The structured notes may be terminated early by the issuer.
- Some structured notes are 100% capital protected at maturity provided that it is not otherwise early terminated by the Issuer
- Investing in structured notes are not the same as investing in the linked reference asset(s) directly.
- The structured notes are not normal time deposits, and they are not protected by the Deposit Protection Scheme in Hong Kong.
- Not covered by the Investor Compensation Fund – structured notes are not traded on any markets operated by Hong Kong Exchanges and Clearing Limited or any other stock exchanges. There may not be an active or liquid secondary market.
- The above is not an exhaustive list of risk factors. For details, please refer to the offering documents.

Risk Disclosure of OTC Derivative Products

- OTC derivative products involve derivatives. You should not base your investment decisions solely on this material. The investment decision is yours and you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives and you fully understand and are willing to assume the risks associated with it.
- OTC derivative products are considered as complex products and you should exercise caution in relation to OTC derivative products. The market value of OTC derivative products may fluctuate, and investors may sustain substantial or even unlimited losses. You should therefore ensure that you read and understand the nature of OTC derivative products and the relevant offering documents of OTC derivative products (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- Credit risk of the Issuer and Counterparty - OTC derivative products constitute general unsecured and unsubordinated contractual obligations of the issuer or counterparty. There is no assurance of protection against a default by the product issuer in respect of its repayment obligations. There is a risk that any failure by the product issuer or any counterparty to perform its obligations when due may result in the loss of all or part of your investment. Material adverse changes in the financial condition of the product issuer or any counterparty of this product may impair or adversely affect the ability of the issuer or the counterparty to meet its obligations under this product, which may in turn adversely affect the return and market value of this product.
- OTC derivative products are not capital protected. In the worst-case scenario, you may suffer substantial or even unlimited loss.
- Investing in OTC derivative products is not the same as investing in the linked reference asset(s) directly.
- OTC derivative products are not normal time deposits, and they are not protected by the Deposit Protection Scheme in Hong Kong.
- Not covered by the Investor Compensation Fund – OTC derivative products are not traded on any markets operated by Hong Kong Exchanges and Clearing Limited or any other stock exchanges. There may not be an active or liquid secondary market.
- The above is not an exhaustive list of risk factors. For details, please refer to the offering documents.

Important Risk Warning of Bond Product

- Bonds are investment products. The investment decision is yours but you should not invest in a bond unless the intermediary who sells it to you has explained to you that the bond is suitable to you having regard to your financial situation, investment experience and investment objectives. Your intermediary is under a duty to assure that you understand the nature and risks of this product, and that you have sufficient net worth to be able to assume the risks and bear the potential losses of trading in this product.
- Bonds are not deposits and should not be treated as substitute for conventional time deposits.
- Bonds are not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Investors who purchase bonds are exposed to the credit risk of the issuer and guarantor (if any) of the bonds. There is no assurance of protection against a default by the issuer/guarantor in respect of the repayment obligations. In the worst case scenario, any failure by the issuer and the guarantor (if any) to perform their respective obligations under the bonds when due may result in a total loss of all of your investment.
- Renminbi (RMB) is not a freely convertible currency. As such, investors trading bonds denominated in RMB are subject to additional risks (such as currency risk).
- The above is not an exhaustive list of risk factors. Please refer to the section on "Risk Factors" in the relevant "Private Banking Bond & Certificate of Deposit (CD) Trading Services Factsheet" to understand other risk factors applicable to bonds.
- The information displayed does not constitute nor is it intended to be construed as any professional advice, offer, solicitation or recommendation to deal in Bonds. Investors should be aware that all investments involve risks (including the possibility of loss of the capital invested). The prices of Bonds may go up as well as down and past performance is not indicative of future performance. Investors should not only base on this information alone to make investment decisions, and should carefully consider whether an investment is suitable for them in view of their own investment objectives, investment experience, investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should read the relevant product offering documents and terms and conditions (including the full text of the risk factors therein) in detail before making any investment decisions. Investors should obtain independent professional advice if they have concerns about their investment.
- No guarantee, representation, warranty or undertaking, express or implied, is made as to the fairness, accuracy, timeliness, completeness or correctness of any general financial and market information, news services and market analysis, projections and/or opinions ("Market Information") provided above and the basis upon which any such Market Information have been made, and no liability or responsibility is accepted by the Bank in relation to the use of or reliance on any such Market Information whatsoever provided in the webinar.
- Investors must make their own assessment of the relevance, accuracy and adequacy of the information provided and make such independent research/investigations as they may consider necessary or appropriate for the purpose of such assessment. The Bank does not make any representation or recommendation or assessment as to whether or not any of the investment(s) mentioned are suitable or applicable to any persons and thus shall not be held responsible in this regard.

Hang Seng Private Banking - Financing Collateralized By Investment Products

Risk Disclosure Statement

Disclaimers: This risk disclosure statement provides you with certain information about the key risks of financing collateralized by investment products (the "financing") provided by Hang Seng Bank Limited ("the Bank") and forms part of the product information documents. This risk disclosure statement is intended for general reference only and is not a comprehensive summary thereof. You should not use the financing based on this risk disclosure statement alone.

Below is a non-exhaustive list of the key risks associated with financing collateralized by investment products:

1. Risks Associated with Margin Requirements

Any cash and investments deposited with us for financing purpose will be charged, pledged and/or assigned to us. If the total loanable value for your investments drops below a certain level (e.g. because of a decrease of market value of your investments or the Bank adjusts the loan ratio of a particular investment product downwards due to its deteriorating quality), the Bank may request you to provide additional cash or investments as collaterals on short notice, or sell the investments to repay all or part of the financing ("margin call"). The amount of additional cash or investments that the Bank may request you to provide may be substantial and exceed the amount of initial cash and investments pledged with us.

While any financing provided by the Bank to you remains outstanding, you may be restricted from selling or otherwise dealing with any cash or investments pledged with us.

If you do not act promptly upon receiving of a margin call notice and do not take the required actions (such as selling the investments and/or repaying the financing) within the prescribed time, the Bank may have various rights, including the right to sell part or all of your investments, as well as to exercise set-off in relation to any cash that you have pledged with us in connection with your investments ("forced sale"), even in adverse market conditions. You will bear all losses and may remain liable to repay us any resulting deficit in your account (including interests) and any other amounts due from you to us. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

2. Risk of Leveraging

The use of leverage in investment means that relatively small price movements will have a multiplying effect on your corresponding gains or losses, and the degree of investment risk you are facing is greatly increased. The risk of loss in leveraged trading can be substantial. Hence you should consider carefully before deciding to finance the holding or purchase of any such assets, and should take independent professional advice before taking out the financing or purchasing any such asset.

3. Currency Risk

If the facility currency of the financing is different from the currency of the underlying collateral, currency risk implications may affect the value of the loan and underlying collateral. Foreign exchange rates can be highly volatile and can be affected by many external factors such as changes in political and economic policy (both overseas and locally), political instability, wars, natural disasters and global market movements.

4. Interest Rate Risk

The interest rate of the financing is based on Hong Kong Interbank Offered Rate ("HIBOR") / Cost of Funds ("CoF") / Risk Free Rates ("RFR") / HKD Prime Rate plus / minus a pre-determined rate that the interest rate may subject to changes over time and due to market condition (including but not limited to local and/or global economic development) and has no upper limit. You may suffer from increase in interest payment due to the increase in HIBOR/ CoF / RFR / HKD Prime Rate, which may lead to an increase in financing cost and therefore reducing the overall rate of return of your investment under the financing arrangement. You may suffer significant loss if the cost of interest payable is higher than the returns received from the investment. You should take into account of this factor when considering whether the financing facility is suitable for you. If as a result of all or any part of an advance being repaid on a day which is not an interest payment date the Bank suffers any loss of interest revenue, you shall on demand pay to the Bank such loss of interest revenue.

If at any time the Bank determines that by reason of circumstances affecting the relevant Interbank Market generally, HIBOR, the relevant Interbank Market Offered Rate, CoF, RFR or the HKD Prime Rate is not available for whatever reasons or adequate or fair means do not exist to ascertain such rate, the Bank shall be entitled to adopt such other substitute or replacement rate as the Bank may determine provided that prior notice is given to you.

5. Liquidity Risk

Investing in certain products may present liquidity risk as under certain market conditions you may have difficulties to sell your investments and/or collateral. In the event you have to sell or the Bank has to force sell your investments and/or collateral, the price at which such sale is concluded may also be affected where there is no or little liquidity in the market for your investments and/or collateral.

6. Commissions, Fees and Charges

Other than the loan interest, you should also familiarize yourself with commissions, fees and charges for which you will be liable under financing as they may affect your net profit (if any) or increase your loss.