

**有關使用優惠碼「NEWPOW」投保「進息保」全保證人壽保險計劃獲 Klook 電子禮品卡獎賞之條款及細則:**

1. 使用優惠碼「NEWPOW」投保「進息保」全保證人壽保險計劃獲 Klook 電子禮品卡獎賞（「此推廣」）之申請日期由 2026 年 4 月 1 日至 2026 年 6 月 30 日（包括首尾兩日）（「推廣期」）。
2. 此推廣適用於恒生銀行有限公司（「恒生銀行」）的個人客戶（「特選客戶」），不適用於恒生銀行的公司客戶。
3. 受本條款及細則所限，特選客戶須滿足以下所有條件方符合獲贈獎賞（定義見下方）的資格（「合資格申請人」）：
  - a. 憑指定優惠碼「NEWPOW」以投保人身份於推廣期內經恒生銀行網頁成功遞交「進息保」全保證人壽保險計劃（「合資格保單」）之投保申請（「合資格投保申請」）；
  - b. 完成合資格交易；
  - c. 於恒生銀行登記有效的香港本地流動電話號碼以作接收 SMS/MMS 短訊通知（「已登記手機號碼」）；及
  - d. 於兌換獎賞時須持有維持活躍狀態之恒生銀行個人戶口。
4. 「合資格交易」指就合資格保單之任何成功合資格投保申請，而(a)該合資格保單之簽發日期必須於 2026 年 7 月 31 日或之前；及(b)該合資格保單於相關冷靜期後持續有效至少 45 天並於獎賞派發時仍然持續有效。任何無入賬、已被取消或被退款的合資格保單之投保申請均不符合此推廣的資格。
5. 若合資格申請人於推廣期內進行多於一個合資格交易，則只有最高年度保費金額的合資格交易才適用於此推廣。
6. 每名合資格申請人最多只能獲享一張形式為兌換碼的 Klook 電子禮品卡（「獎賞」），其金額對應於合資格申請的年度保費金額，如下方獎賞清單所示：

符合申請的年度保費金額		獎賞
港幣	美元	
50,000	6,250	港幣 300 Klook 電子禮品卡
100,000	12,500	
150,000	18,750	港幣 1,000 Klook 電子禮品卡
200,000	25,000	
250,000	31,250	港幣 2,000 Klook 電子禮品卡
300,000	37,500	
350,000	43,750	港幣 3,000 Klook 電子禮品卡
390,000	48,750	

7. 每名合資格申請人在此推廣內僅可獲一次獎賞。
8. 合資格申請人將於 2026 年 10 月 31 日或之前獲得獎賞，獎賞將以 SMS/MMS 短訊形式發出至合資格申請人的已登記手機號碼。
9. 每名合資格申請人僅會收到一次獎賞的兌換碼。合資格申請人必須小心保管兌換碼；如發生遺失、被竊或兌換碼逾期等情形，一律不予重新補發。
10. 除非恒生銀行及恒生保險另有說明，在任何情況下，已兌換的獎賞均不得更改或取消，亦不得轉讓或兌換現金。
11. 恒生銀行及恒生保險保留隨時更改或轉換獎賞為其他同等價值獎賞形式的權利，毋須事先另行通知。
12. 恒生銀行及恒生保險並非獎賞的供應商，故此不會承擔任何有關獎賞的法律責任。有關產品及服務的品質及供應的所有事宜應由供應商全權負責。任何因有關獎賞引起的爭議將由客戶與有關供應商解決。有關獎賞的條款及細則之詳情，請參閱有關供應商的網站或獎賞說明。
13. 獎賞僅可用於 Klook，不適用於其他零售商或平台。獎賞之使用受 Klook 電子禮品卡之條款及細則所約束。

14. 任何最後被取消、退回或被發現為虛假之交易皆不適用於此推廣，而相關客戶亦不會獲發獎賞。
15. 恒生保險有權根據合資格申請人及/或受保人於投保時所提供之資料而決定是否接受有關之投保申請。
16. 此推廣由恒生銀行及恒生保險共同提供。恒生銀行及恒生保險有權隨時及不時更改、撤銷或取消此推廣及/或禮品及修改或更改其任何條款及細則，而毋須另行通知及毋須提供任何原因。
17. 除另有訂明外，此推廣不可與恒生銀行職員優惠同時享用。
18. 如果保單在首年內部分提取款項、退保或失效，恒生保險可能向客戶追回首年保費折扣金額並由恒生保險獨有絕對酌情從任何恒生保險應向客戶繳付的金額中抵銷。
19. 除合資格申請人、恒生銀行（包括其繼承人及受讓人）及恒生保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
20. 恒生銀行及恒生保險對此推廣之所有事宜均有最終決定權，並對所有人士具約束力。如有任何爭議，概以恒生銀行及恒生保險之決定為準。
21. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按照香港法律詮釋。
22. 本條款及細則受現行監管規定約束。
23. 本條款及細則之中英文文本如有歧異，概以英文本為準。

有關「進息保」全保證人壽保險計劃之詳盡內容、條款、細則、不保事項、重要說明及產品風險，請參閱有關計劃之產品冊子並概以保單條款為準。

「進息保」全保證人壽保險計劃由恒生保險承保。恒生保險已獲香港保險業監管局授權於香港經營，並受其監管。恒生銀行為恒生保險之授權保險代理機構，獲恒生保險授權分銷上述計劃。上述計劃乃恒生保險而非恒生銀行的產品。投保上述計劃須向恒生保險支付保費，恒生保險會向恒生銀行就銷售上述計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度已包含員工多方面之表現，並非只著重銷售金額。

如客戶於銷售過程或處理有關保險產品交易時與恒生銀行產生合資格爭議（定義見有關金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行將與客戶進行金融糾紛調解計劃程序；然而，對於有關保險產品的合約條款的任何爭議，則請客戶與恒生保險直接解決。

**Terms and conditions for the Klook e-Gift Card Offer for the Enrollment of CouponPower Guaranteed Life Insurance Plan using the promotion code “NEWPOW”:**

1. The application period for the "Klook e-Gift Card Offer for the Enrollment of CouponPower Guaranteed Life Insurance Plan" using the promotion code “NEWPOW” (“Promotion”) is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”).
2. This Promotion is applicable to personal customers of Hang Seng Bank Limited (“Hang Seng Bank”) (“Selected Customers”), and is not applicable to corporate customers of Hang Seng Bank.
3. Subject to these terms and conditions, each Selected Customer must fulfill the following criteria to be eligible for the Reward (as defined below) (“Qualified Applicant”):
  - a. Submit an online application for the CouponPower Guaranteed Life Insurance Plan (“Eligible Policy”) as policyholder with the designated promotion code “NEWPOW” successfully on Hang Seng Bank website during the Promotion Period (“Eligible Application”);
  - b. Complete an Eligible Transaction;
  - c. Register a valid local Hong Kong mobile number with Hang Seng Bank for receiving SMS/MMS text message (“Registered Mobile Number”); and
  - d. Maintain an active Hang Seng Bank personal account when redeeming the Reward.
4. “Eligible Transaction” refers to any successful Eligible Application for an Eligible Policy where (a) the Eligible Policy’s issue date must be on or before 31 July 2026; and (b) the Eligible Policy must remain in force for at least 45 days after the relevant cooling-off period and at the time of distribution of the Reward. Any Eligible Policy application that is not credited, is cancelled, or is refunded will not qualify for this Promotion.
5. If the Qualified Applicant takes out more than one Eligible Transaction during the Promotion Period, only the Eligible Transaction with the highest annual premium amount shall be considered as applicable for the Promotion.
6. Each Qualified Applicant is entitled to receive a maximum of one Klook e-Gift Card in the form of redemption code (the “Reward”) of an amount corresponding to the annual premium amount of the Eligible Application as set out in the reward list below:

Annual Premium Amount of Eligible Application		Reward
HKD	USD	
\$50,000	\$6,250	HKD\$300 Klook e-Gift Card
\$100,000	\$12,500	
\$150,000	\$18,750	HKD\$1,000 Klook e-Gift Card
\$200,000	\$25,000	
\$250,000	\$31,250	HKD\$2,000 Klook e-Gift Card
\$300,000	\$37,500	
\$350,000	\$43,750	HKD\$3,000 Klook e-Gift Card
\$390,000	\$48,750	

7. Each Qualified Applicant is entitled to the Reward only once under the Promotion.
8. The Rewards obtained by the Qualified Applicants shall be sent via SMS/MMS text messages to the relevant Registered Mobile Numbers on or before 31 October 2026.
9. Each Qualified Applicant will receive the redemption code in relation to the Reward only once. Qualified Applicants must take care to keep the redemption code safe; no replacement will be issued for lost, stolen, used or expired redemption codes.
10. Unless otherwise stated by Hang Seng Bank and Hang Seng Insurance, under no circumstances can the redeemed Reward be changed or cancelled, nor can the Reward be transferred or exchanged for cash.
11. Hang Seng Bank and Hang Seng Insurance reserve the right to vary or convert the Reward to other forms of rewards equivalent to the same values of the Reward from time to time without prior notice.
12. Hang Seng Bank and Hang Seng Insurance are not suppliers of the Reward and therefore assume no legal responsibility regarding the Reward. All matters related to the quality and supply of the products and services shall be the sole responsibility of the supplier. Any disputes arising from the Reward shall be resolved between the customer and the relevant supplier. For details regarding the terms and conditions of the Reward, please refer to the relevant supplier’s website or the Reward.
13. The Reward is only valid for purchases at Klook and is not applicable to other retailers or platforms. The use of the Reward is subject to the terms and conditions of the Klook e-Gift Card.

14. Any transaction that is ultimately cancelled, refunded or found to be fraudulent will not be eligible for this Promotion, and the relevant customer will not be distributed the Reward.
15. Hang Seng Insurance has the right to decide whether or not to accept the insurance application based on information provided by the Qualified Applicants and/or the life insured upon application.
16. This Promotion is jointly offered by Hang Seng Bank and Hang Seng Insurance. Hang Seng Bank and Hang Seng Insurance reserve the right to adjust, withdraw or cancel this Promotion and/or the Offer and to amend or revise any of these terms and conditions at any time and from time to time without prior notice and without assigning any reasons whatsoever.
17. Unless otherwise specified, this Promotion cannot be used in conjunction with staff benefits of Hang Seng Bank.
18. In the event of partial withdrawal(s), policy surrender or lapse within the first policy year, the first-year premium discount amount may be clawed back by setting off such amount against any sums that may be payable by Hang Seng Insurance to the customer at Hang Seng Insurance's sole and absolute discretion.
19. Except for the Qualified Applicant, Hang Seng Bank (including its successors and assignees) and Hang Seng Insurance (including its successors and assignees), no other person has any right to enforce any of the provisions of these terms and conditions or to enjoy any of the benefits under these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
20. Hang Seng Bank and Hang Seng Insurance have the final decision on all matters relating to the Promotion and such decision is binding on all parties. In case of any dispute, the decision of Hang Seng Bank and Hang Seng Insurance prevails.
21. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong").
22. These terms and conditions are subject to prevailing regulatory requirements.
23. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version prevails.

For detailed information, terms, conditions, exclusions, important notes and product risks of CouponPower Guaranteed Life Insurance Plan, please refer to relevant product brochure, and the policy terms prevail.

CouponPower Guaranteed Life Insurance Plan is underwritten by Hang Seng Insurance. Hang Seng Insurance is authorised and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank is an insurance agency authorised by Hang Seng Insurance for distribution of this plan. This plan is a product of Hang Seng Insurance but not Hang Seng Bank. Upon application for this plan, insurance premium will be payable to Hang Seng Insurance, and Hang Seng Insurance will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related insurance product transactions, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and the customer directly.