

Hang Seng Prestige Private Welcome Offers Promotion (October - December 2026) – Terms and Conditions

General Terms and Conditions

- a. Unless otherwise specified, the promotion period of Hang Seng Prestige Private Welcome Offers Promotion is from 1 October 2026 to 31 December 2026, both dates inclusive (“Promotion Period”).
- b. Each eligible customer can only enjoy each offer once unless otherwise specified. These offers can be used together, but cannot be used in conjunction with other promotional offers of the same product offered by Hang Seng Bank Limited (“Bank”).
- c. The Bank reserves the right to suspend, vary or terminate this promotion and the related offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of the Bank on all matters relating to this promotion and the related offers is final and conclusive, and is binding on all the parties concerned. The relevant offers are subject to the terms and conditions of the relevant products / services. If there is any inconsistency between the terms and conditions of the relevant products / services and these terms and conditions, these terms and conditions prevail in matters relating to this promotion.
- d. No person other than the customer and the Bank (which includes its successors and assigns) has 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.
- e. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- f. These terms and conditions are subject to prevailing regulatory requirements.
- g. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

Prestige Private Welcome Rewards – Terms and Conditions

- a. Unless otherwise specified, the offers are only applicable to customers who meet the account opening requirements and fulfil the entry total balance requirement of HKD8,000,000 or above upon newly opened / upgraded as an Integrated Account of Prestige Private of the Bank (“Prestige Private”) during the Promotion Period (“Eligible Customers”), but excluding:
 - (i) existing customers who are holding Prestige Private; or
 - (ii) individuals who have ever held any Prestige Private with the Bank in the previous 12-month prior to the account opening / upgrade month; or
 - (iii) individuals whose any account(s) with the Bank has/have been terminated in any period.
- b. “New Customers” mentioned herein refers to Eligible Customers who each have opened a new Prestige Private of the Bank during the Promotion Period, but excluding:
 - (i) existing customers who are holding any Hong Kong Dollars / Foreign Currency savings, current, time deposit accounts or any Integrated Accounts at the Bank (including Prestige Private, Prestige Banking, Preferred Banking, Green Banking and any other Integrated Account) (“Existing Customers”); or
 - (ii) individuals who have ever held any above account with the Bank in the previous 12-month period prior to the account opening month; or
 - (iii) individuals whose account(s) mentioned above has/have been terminated in any period.
- c. “Upgrade Customers” mentioned herein refers to Eligible Customers who are Existing Customers, excluding:
 - (i) existing customers who are holding any sole-named or joint-named Prestige Private; or
 - (ii) individuals who have ever held any sole-named or joint-named Prestige Private with the Bank in the previous 12 months prior to the account opening month; or
 - (iii) individuals whose account(s) with the Bank has/have been terminated in any period.
- d. If a customer opens/upgrades to more than one Prestige Private during the Promotion Period (including the sole-named or joint-named Prestige Private), entitlement to the offer is based on the earliest account opening/ upgrading date and the corresponding Prestige Private accordingly.
- e. In case the relevant Prestige Private is a joint-named account, only the primary account holder can enjoy the offers.
- f. “Total Relationship Balance” and “TRB” both mean the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilized overdraft facilities, credit card cash advances, outstanding balance of personal loans and the accumulated premiums paid for the designated life insurance plans distributed by the Bank as an agency (excluding insurance plans which are certified under the Voluntary Health Insurance Scheme) as well as Hang Seng MPF balance. For sole-named Integrated Account holders, their other joint-named account(s) will also be included.
- g. “Total Relationship Balance Growth” and “TRB Growth” both mean the Total Relationship Balance in the second, the third and the fourth month after the month of account opening / upgrade maintained by the Eligible Customer in excess of the Total Relationship Balance in the month prior to the month of account opening / upgrade (as shown in below Timetable

Illustration). In case the Total Relationship Balance Growth amounts recorded for the second, the third and the fourth months after the month of account opening / upgrade month are different, the cash reward entitled is determined based on the lowest Total Relationship Balance Growth amount accordingly. For any Eligible Customer who did not hold any account with the Bank in the month prior to the month of account opening / upgrade, the Total Relationship Balance amount maintained in the month prior to the month of account opening / upgrade is treated as ZERO.

- h. "Investment Account" refers to Securities Account (Account suffix 085) or Investment Fund Account (Account suffix 382) only under the Integrated Account.
- i. The offers are not applicable to commercial customers.
- j. Unless otherwise specified, each Eligible Customer can enjoy the rewards once only.
- k. If a New Customer newly opens / upgrades to both Prestige Banking and Preferred Banking during the Promotion Period and fulfils the Total Relationship Balance Reward requirement of Prestige Banking, entitlement to welcome offers will be based on Prestige Banking, and the relevant offers of Preferred Banking will not be applicable.
- l. If an Eligible Customer newly opens / upgrades to both Prestige Private and Prestige Banking during the Promotion Period and fulfils the Total Relationship Balance Reward of the welcome offer requirement of both Prestige Private and Prestige Banking, entitlement to welcome offer will be based on the highest cash rewards, and the relevant lower cash reward will not be applicable.

1. Prestige Private Total Relationship Balance Reward

- a. Subject to these terms and conditions:
 - (i) New Customers who have opened Prestige Private from 1 October 2026 to 31 October 2026 can select one of the following reward options:
 - (A) Reward Option 1: 2 tickets to "Manulife Proudly Presents About Life Andy Lau The Tour - Hong Kong" (valued at HKD2,760) and Cash Reward; or
 - (B) Reward Option 2: Cash Reward;
 - (ii) New Customers who have opened Prestige Private from 1 November 2026 to 31 December 2026 can only select Reward Option 2: Cash Reward; and
 - (iii) Eligible Customers (not including New Customers) who have upgraded to Prestige Private from 1 October 2026 to 31 December 2026 can only select Reward Option 2: Cash Reward.

1.1 Reward Option 1: 2 tickets to "Manulife Proudly Presents About Life Andy Lau The Tour - Hong Kong" (valued at HKD2,760) and Cash Reward

- a. The promotion period of Reward Option 1 is from 1 October 2026 to 31 October 2026, both dates inclusive ("Reward 1 Promotion Period").
- b. This reward option is only applicable to New Customers who have successfully opened Prestige Private during the Reward 1 Promotion Period, entered the promotion code "concert" where required, and completed registration on the Concert Ticket Offer Registration Page: hangseng.com/camp2 on or before 7 November 2026. All information provided must match with the Bank's record. If any New Customer fails to complete the registration, the reward option will be set to Reward Option 2: Cash Reward by default.
- c. New Customers cannot change the reward options after registration for Reward Option 1. Reward Option 1 is subject to limited availability and will be allocated on a first-come, first-served basis according to the time at which the New Customer successfully registers. Registration will close once all available places have been filled, without further notice. Subject to these terms and conditions, if a New Customer fails to receive the Concert Tickets for any reason after successfully registering, the customer will automatically be deemed to have selected Reward Option 2: the Cash Reward.
- d. Subject to these terms and conditions, New Customers must fulfil the following requirements ("Eligible Customer for Offer 1.1") to enjoy the relevant reward:
 - (i) Meet the Total Daily Assets of HKD1,500,000 or above on 30 November 2026; and
 - (ii) Apply for the principal card of Hang Seng Prestige World Mastercard from 1 October 2026 to 31 October 2026, and whose application is successfully approved on or before 7 November 2026; and
 - (iii) Activate / hold an Investment Account on or before 31 January 2027 and the account must remain valid until 30 June 2027; and
 - (iv) Maintain the designated Total Relationship Balance Growth amount in December 2026, January and February 2027. In case the Total Relationship Balance Growth amounts recorded for the three months are different, the lowest Total Relationship Balance Growth amount out of the three months will be used in determining eligibility.
- e. "Total Daily Assets" is the daily aggregate balance of all deposits, gold accounts, securities, investment funds, utilized overdraft facilities, credit card cash advances, outstanding balance of personal loans and the accumulated premiums paid for the designated life insurance plans distributed by the Bank as an agency (excluding insurance plans which are certified

under the Voluntary Health Insurance Scheme) as well as Hang Seng MPF balance. For sole-named Integrated Account holders, only the other joint accounts where the New Customers is the primary account holder will be counted.

- f. The designated Total Relationship Balance Growth amount and the relevant cash rewards and concert tickets ("Concert Tickets") for this reward option are set out in below Table 1:

Table 1:

Designated Total Relationship Balance Growth Amount	Reward Option 1	
	Cash Reward	Concert Tickets
HKD8,000,000 or above	HKD36,000	2 tickets to "Manulife Proudly Presents About Life Andy Lau The Tour - Hong Kong"* (valued at HKD2,760)

*Details of the Manulife Proudly Presents About Life Andy Lau The Tour - Hong Kong; all information is subject to the details published by the Organizer from time to time:

Date: 18-21, 23-26, 28-31 December 2026; 2-5, 7-10 January 2027

Time: 8:15 p.m. (9:30 p.m. on 31 December 2026)

Venue: Hong Kong Coliseum, Hung Hom

- g. When receiving the rewards under Reward Option 1, the New Customers must still hold valid Prestige Private. If New Customers have terminated the relevant Prestige Private or changed such account to a non-Prestige Private at the time when any reward is being given, the Bank reserves the right to debit the amount equivalent to the value of the reward from any of their accounts without prior notice.

Fulfilment and Timeline for Concert Tickets

- h. Subject to these terms and conditions, the redemption voucher for the Concert Ticket redemption will be sent to the Eligible Customer for Offer 1.1 who have fulfilled the requirements at Clauses (d)(i) and (d)(ii) above via SMS (the "Redemption Voucher") on or before 18 December 2026. Upon the sending of the Redemption Voucher, the Eligible Customer for Offer 1.1 must not terminate nor downgrade the Prestige Private, and must ensure that the customer has a valid mobile phone number in the Bank's record (with +852/+86 area code) that can receive SMS text messages, otherwise the customer is deemed to have forfeited the Concert Tickets. No further notice will be given to customers who are not entitled the offer.
- i. Eligible Customer for Offer 1.1 are required to fulfill all the requirements listed in Clause (d) above to be entitled to the Concert Tickets and the Cash Reward. If any Eligible Customer for Offer 1.1 who is entitled to the Concert Tickets fails to fulfil any requirement under Clauses (d)(iii) to (d)(iv) later on, the Bank reserves the right to debit the amount equivalent to the value of the Concert Tickets from any of the customer's accounts without prior notice.
- j. Eligible Customer for Offer 1.1 can redeem the Concert Tickets on or before 22 December 2026 by presenting the Redemption Voucher and identity document in person at the designated Denki AV Service Centre (the "Redemption Center"). Any late redemption will be treated as forfeiting the Concert Tickets and no compensation of whatsoever will be offered.

Redemption Center

Address	Room A, 10/F, Po On Commercial Building, 198 Nathan Road, Kowloon (Jordan MTR Station, Exit D)
Contact number	2391 0909
Office hours	Monday – Saturday: 11:30 am – 8 pm Sunday: 2 – 6 pm (Closed on public holiday)

- k. The seating arrangement of the Concert Tickets is assigned randomly by Focus Entertainment Limited, the organizer of the concert (the "Organizer"). Separated seats (including allocation of seats in odd numbers) may be provided. No selection of seat or session is available for Eligible Customer for Offer 1.1. Additional terms and conditions of the Concert Tickets apply, please contact the Organizer for details.
- l. The Organizer reserves the right to change or reschedule the date of the concert and/or cancel the concert without prior notice. The Bank has no responsibility if the date of the concert is changed, rescheduled, and/or cancelled. No compensation of whatsoever nature will be offered. For any dispute or enquiry relating to the concert, please contact the Organizer for further details.
- m. The Bank reserves the right to replace the reward with any alternative gift without prior notice. The value or nature of the alternative gift may differ from the original reward.
- n. The Bank is neither the vendor nor provider of the Concert Tickets. The Bank is not responsible for the Concert Tickets or the relevant services.
- o. Eligible Customer for Offer 1.1 cannot exchange the Concert Tickets for cash, other products, services or discounts or transfer the reward.

- p. Subject to these terms and conditions, the relevant cash reward will be credited in Hong Kong dollars into the relevant Prestige Private on or before 31 July 2027. The Eligible Customer for Offer 1.1 must maintain a valid Prestige Private at the time the cash reward is being awarded. Otherwise, the customer is deemed to have forfeited the relevant reward, and the Bank reserves the right to debit the amount equivalent to the value of the reward already credited from any of the customer's accounts without prior notice.

Example: Assuming a New Customer has opened Prestige Private in October 2026, the Total Relationship Balance is HKD 0 in September 2026 (the month prior to the account opening month):

	Total Daily Assets on 30 November 2026 (HKD)	TRB in December 2026 (HKD)	TRB in January 2027 (HKD)	TRB in February 2027 (HKD)	Lowest TRB Growth amount (HKD)	Rewards Entitled (HKD)
Scenario 1	1,500,000	8,000,000	8,000,000	9,000,000	8,000,000	2 tickets to "Manulife Proudly Presents About Life Andy Lau The Tour - Hong Kong" (valued at HKD2,760) and HKD36,000 cash reward
Scenario 2	800,000	7,900,000	7,900,000	7,850,000	7,850,000	Not Applicable (Failure to fulfil the requirement of Total Daily Assets on 30 November 2026 and TRB Growth amount at HKD1,500,000 or above in December 2026, January and February 2027)

1.2 Reward Option 2: Cash Reward

- a. Subject to these terms and conditions, each Eligible Customer can enjoy the respective cash reward (as set out in Table 2 below) if the customer fulfils all of the following requirements ("Eligible Customer for Offer 1.2"):
- Brings in designated Total Relationship Balance Growth amount to the account on or before the last day of the first month after the month of account opening / upgrade;
 - For each of the second, the third and the fourth months after the month of account opening / upgrade month:
 - Fulfils the Total Relationship Balance requirement of HKD8,000,000 or above in the account; and
 - Maintains the Total Relationship Balance Growth amount in the account; and
 - Activates / holds an Investment Account on or before 31 January 2027 and the accounts must remain valid until 30 June 2027.

Table 2:

Eligible Customer	Designated Total Relationship Balance Growth Amount	Cash Reward
New Customer / Existing Customer	HKD8,000,000 or above	HKD39,000
Existing Customer	HKD5,000,000 - <HKD8,000,000	HKD23,500
	HKD3,000,000 - <HKD5,000,000	HKD12,000
	HKD1,000,000 – <HKD3,000,000	HKD6,000

Timetable Illustration:

Date of opening / upgrading to Prestige Private (both dates inclusive)	Month of comparing designated Total Relationship Balance Growth Amount	Fund-in / deposit designated Total Relationship Balance Growth amount	Month for which designated Total Relationship Balance Growth Amount and Total Relationship Balance requirement must be maintained / fulfilled
1 to 31 October 2026	September 2026	On or before 30 November 2026	December 2026, January and February 2027
1 to 30 November 2026	October 2026	On or before 31 December 2026	January, February and March 2027
1 to 31 December 2026	November 2026	On or before 31 January 2027	February, March and April 2027

Example 1: Assuming a New Customer has newly opened Prestige Private in October 2026, the Total Relationship Balance is HKD0 in September 2026 (the month prior to the opening month):

	TRB in December 2026 (HKD)	TRB in January 2027 (HKD)	TRB in February 2027 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitled (HKD)
Scenario 1	8,000,000	8,500,000	8,000,000	8,000,000	39,000
Scenario 2	8,000,000	7,500,000	7,000,000	7,000,000	Not Applicable (Failure to fulfil the requirement of maintaining TRB at HKD8,000,000 or above in the third and the fourth months after the month of Prestige Private account opening month and failure to meet the TRB Growth amount at HKD8,000,000 or above)

Example 2: Assuming an Existing Customer has newly upgraded to Prestige Private in October 2026, the Total Relationship Balance is HKD7,000,000 in September 2026 (the month prior to the opening month):

	TRB in December 2026 (HKD)	TRB in January 2027 (HKD)	TRB in February 2027 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitled (HKD)
Scenario 1	8,000,000	8,500,000	8,000,000	1,000,000	6,000
Scenario 2	8,000,000	7,500,000	7,000,000	0	Not Applicable (Failure to fulfil the requirement of Maintaining TRB at HKD8,000,000 or above in the third and the fourth months after the month of Prestige Private account opening month and failure to meet the TRB Growth amount at HKD1,000,000 or above)

- b. Subject to these terms and conditions, the relevant cash reward will be credited in Hong Kong Dollars into the relevant Prestige Private on or before 31 July 2027. The Eligible Customer for Offer 1.2 must maintain a valid Prestige Private at the time the cash reward is being awarded. Otherwise, the customer is deemed to have forfeited the relevant reward, and the Bank reserves the right to debit the amount equivalent to the value of the reward already credited from any of the customer's accounts without prior notice.
- c. For any enquiries about the Prestige Private Total Relationship Balance Reward entitlement, customer should contact the Bank on or before 31 December 2027, otherwise the customer is deemed to have forfeited the entitlement, if any, for the reward and the Bank accepts no responsibility or liability under such circumstances.

2. Family+ account opening reward – Terms and conditions

- a. The offer is only applicable to customers (including existing Prestige Private customers and Eligible Customers) who have successfully opened Family+ accounts during the specific period (“Specific Customers”), excluding:
 - (i) customers who are holding sole-named or joint-named Family+ account, or
 - (ii) customers who have previously held sole-named or joint-named Family+ account in the past 12 months prior to the month of Family+ account opening.
- b. Subject to these terms and conditions, for the second, the third and the fourth months after the month of Family+ account opening (“Specific Month”), Specific Customer must fulfil all of the following requirements to enjoy the cash reward as set out in the following table:
 - (i) maintain positive monthly balance (i.e. monthly balance above HKD0) in at least one Family+ account, and
 - (ii) maintain the Total Relationship Balance of HKD1,000,000 or above:

Date of Family+ account opening (both date inclusive)	Specific Month	Cash reward
1 to 31 October 2026	December 2026, January and February 2027	HKD200
1 to 30 November 2026	January, February and March 2027	
1 to 31 December 2026	February, March and April 2027	

- c. If a Specific Customer has opened more than one Family+ account, including any sole-named or joint-named account, during the Promotion Period, entitlement to the offers is based on the earliest date of opening the Family+ account.
- d. Subject to these terms and conditions, the relevant cash reward will be credited in Hong Kong Dollars into the relevant Prestige Private account on or before 31 July 2027. The Specific Customer must maintain a valid Prestige Private and Family+ account at the time the cash reward is being awarded. If any Specific Customer has terminated the relevant Prestige Private and/or Family+ account or changed such account to a non-Prestige Private at the time when any reward is being given, the Specific Customer is deemed to have forfeited the reward, and the Bank reserves the right to debit the amount equivalent to the value of the reward already credited from any of the customer’s accounts without prior notice.
- e. In case the relevant Family+ account is a joint-named account, only the primary account holder can enjoy the offers.

3. Subscription of Relevant Investment Products Offer

The promotion period of the offer is from 1 October 2026 to 31 December 2026, both dates inclusive. The offer is applicable to customers who newly open / upgrade to a Prestige Private / Prestige Banking account between 1 October 2026 and 31 December 2026. Applicable to existing Prestige Private or Prestige Banking personal customers who did not have any subscription of Relevant Investment Products between 1 January 2026 and 30 September 2026 via any integrated account(s) and channels during the promotion period. Terms and conditions apply to the offer. Investment involves risks, please visit hangseng.com/invpromotion for details.

4. Exclusive Offers for Professional Investor

4.1 Successful Registration as a “Professional Investor*” and Enjoy Rewards of up to HKD1,000

The promotion period is from 1 October 2026 to 31 December 2026. Customer is eligible to be a Professional Investor with Hang Seng Bank Limited (the “Bank”) only if his/ her account has a portfolio of not less than HKD8,000,000 or its equivalent in any foreign currency within the past 12 months (“Professional Investor”). Terms and Conditions apply. For details, please visit hangseng.com/wealthfocus.

4.2 USD New Fund Time Deposit Preferential Interest Rate of 4% p.a.

The promotion period is from 1 October 2026 to 31 October 2026, both dates inclusive. Professional Investor[^] customers who set up USD 3-month time deposit(s) via phone banking or branch with “Eligible New Fund Balance” of USD10,000 to USD100,000 will be entitled to a preferential interest rate of 4% p.a.. Foreign exchange involves exchange rate risk. The above interest rate is subject to revision based on the prevailing market conditions and is for reference only. Please check with our staff for the actual rate before making the relevant transaction. Terms and conditions apply.

5. New Fund Time Deposit Offer

Please refer to promotion page for the calculation of Eligible New Fund Balance in this offer. Foreign exchange involves exchange rate risk. Terms and conditions apply. For details, please visit hangseng.com/depositspromo5.

6. Hang Seng PayDay+ Welcome Cash Reward

The promotion period is from 2 October 2026 to 31 December 2026, for new eligible payroll customers who register for the offer via the Hang Seng Mobile App. Terms and conditions apply. Please visit hangseng.com/usage19 for details.

7. Hang Seng PayDay+ Customer Referral Reward

The promotion period is from 2 October 2026 to 31 December 2026. Terms and Conditions apply. Eligible referrers must be the Bank's payroll customers with an eligible payroll record under their Prestige Private, Prestige Banking, or Preferred Banking account. The relevant account must be held in the customer's sole name or, in the case of a joint account, the customer must be the primary account holder. Please visit hangseng.com/usage21 for details.

8. Investment Products Offers

8.1 Investment Fund Transfer-In Offer:

The promotion period for this offer is from 2 January 2026 to 31 December 2026, both dates inclusive. Terms and conditions apply to the offer. Investment involves risk. Please contact our branch staff or visit hangseng.com/invpromotion for details.

8.2 0% Fund Subscription Fee and Fund Unit Offer:

The promotion period for this offer is from 1 October 2026 to 31 December 2026, both dates inclusive. Terms and Conditions apply to the offer. Investment involves risk. Please contact our branch staff or visit hangseng.com/fundoffer for details.

8.3 1% Index Fund Subscription Fee Offer:

The promotion period of this offer is from 1 January 2026 to 31 December 2026, both dates inclusive. Terms and conditions apply to the offer. Investment involves risk. Please contact our branch staff or visit hangseng.com/invfund for details.

9. Securities Services Offers

9.1 Free Shares Reward for TRB Growth and Opening of New Securities Accounts

"New Securities Customers" (including all the account holders of the New Securities Account) means customers who must not hold any securities account (personal / joint) with the Bank within a period of 6 months preceding the account opening date. Investment involves risks. Terms and Conditions apply to the services and offers. For details, please visit hangseng.com/stockoffer.

9.2 Prestige Private Customers 0.2% Brokerage fee offer for HK stocks trades

The offer will be effective from the 7th trading day in the next calendar month after customers joining / upgrading to Prestige Private successfully or the 7th trading day in the next calendar month of securities account opening day (whichever is Later). Investment involves risks. Terms and conditions apply. For details, please visit our website > Banking > Accounts > Prestige Banking > Prestige Private.

9.3 Unlimited \$0 brokerage Offer

The promotion period is from 1 October 2026 to 31 December 2026. For details, please visit hangseng.com/stockoffer. Investment involves risks. Terms and Conditions apply to the offers.

9.4 US Stocks Brokerage Fee Half Price Offer

The promotion period is from 1 January 2026 to 31 December 2026. Half-price in brokerage is based on prevailing standard brokerage fee applicable from time to time, subject to change if standard brokerage fee is adjusted.

9.5 HK Stocks Deposit Offer

The promotion period is from 1 October 2026 to 31 December 2026. For details, please visit hangseng.com/stockoffer. Investment involves risks. Terms and Conditions apply.

10. Insurance Plan Offers

10.1 Designated Life Insurance Plan Offers

Terms and conditions apply. Please note the relevant product risks, credit risks and early surrender loss. For details, please contact our branch staff or visit hangseng.com/lifeinsurance for details. These plans are underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance").

10.2 CouponPower Guaranteed Life Insurance Plan Offer

This annualised guaranteed rate of return is subject to payment mode, policy currency and premium discount. Terms and conditions apply to the offer. Limited quota apply. Please note the relevant product risks, credit risks and early surrender loss. This plan is underwritten by Hang Seng Insurance.

10.3 General Insurance Plan Offers

Terms and conditions apply to promotion offers and insurance plans. Please note the relevant product risks. Please visit hangseng.com/gi2 for the terms and conditions of the promotion offers. These plans are underwritten by Chubb Insurance Hong Kong Limited ("Chubb"). Please call our hotline at (852) 2998 9888 for the details and obtaining the dedicated promotion code.

11. Foreign Exchange Offer

11.1 Hang Seng FX⁺

This offer only applies to Prestige Private and Prestige Banking customers, but does not apply to corporate accounts and customers who hold Private Banking accounts (even if they may also hold a Prestige Private or Prestige Banking account). FX involves risk. Terms and conditions apply. Visit hangseng.com/fx+ for more details.

11.2 Foreign Currency Time Deposit Offer

The promotion period is from 28 September 2026 to 31 December 2026. For exchange of designated currencies and set up of 1-week / 1-month time deposit at the same time with designated transaction amount. The interest rate offers are quoted with reference to the interest rates offered by the Bank on 28 September 2026 and are for reference only. The relevant interest rates may be subject to revision based on the prevailing market conditions. Terms and conditions apply. Visit hangseng.com/forexoffer for more details.

12. Hang Seng Prestige Multi-Currency Debit Mastercard Offer

- a. Promotion period of the offer is now till 31 December 2026.
- b. i) \$0 fees on foreign currency transactions and cash withdrawal from Hang Seng and HSBC Group ATM networks. ii) For Prestige Debit Card: when withdrawing cash overseas from non-HSBC Group ATM networks, local banks may charge an additional fee. When withdrawing cash locally from non-HSBC Group ATM networks, there is a charge of HKD20 each time.
- c. If you are aged 12 or above and have a HKID or passport, you can get a supplementary debit card even if you don't have a Hang Seng account. The primary cardholder needs to submit the request for family or friends via Hang Seng Mobile App.
- d. Foreign exchange involves exchange rate risk. Terms and conditions apply. For details, please visit hangseng.com/mcy_debit.

13. Hang Seng Prestige World Mastercard Offer

The welcome gifts are valid from now till 31 December 2026. Eligible customers who accumulate spending amount of HKD5,000 within 60 days from the date of new card issuance can receive up to \$700 +FUN Dollars. Terms and conditions apply. For details, please contact our branch staff or visit hangseng.com/psewmc.

14. Hang Seng Prestige Club Privileges

Terms and conditions apply to the privileges. For details, please visit hangseng.com/prestige-private/privilege.

15. Customer Referral Reward

Terms and conditions apply. For details, please check with our branch staff or visit hangseng.com/mgm1.

16. Limited-time Account Opening Reward

- a. The promotion period of Limited-time Account Opening Reward is from 1 October 2026 to 31 December 2026, both dates inclusive ("Promotion Period of Limited-time Account Opening Reward").
- b. Subject to these terms and conditions, a New Customer who successfully opens a new Prestige Private during the Promotion Period of Limited-time Account Opening Reward and maintains the Total Relationship Balance of HKD8,000,000 or above until 31 January 2027 is entitled to a complimentary set lunch menu for 2 at Michelin-starred Roganic (valued at HKD1,228).
- c. Each New Customer is entitled to the Limited-time Account Opening Reward once only.
- d. Subject to these terms and conditions, the Bank shall notify each New Customer for the Limited-time Account Opening Reward by SMS text message on or before 31 March 2027 on the redemption details.
- e. The New Customer must maintain a valid Prestige Private status at the time the reward is being awarded, and must have valid mobile phone number (with country code +852/+86) in the Bank's record on or before 28 February 2027. Otherwise, the New Customer is deemed to have forfeited the rewards, and the Bank reserves the right to debit the amount equivalent to the value of the reward(s) already credited and/or given from any of the customer's accounts without prior notice.

Life Insurance Plans

The above information is a product summary of information for reference only. These life insurance plans are intended only for sale in Hong Kong. This document shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of Hang Seng Insurance. Please refer to the relevant leaflet, factsheet or product brochure for exact contents, product risk, credit risk, terms, conditions and exclusions of the relevant life insurance plan, and the policy of the relevant life insurance plan shall be considered as final.

The above life insurance plans are underwritten by Hang Seng Insurance. Hang Seng Insurance is authorised and regulated by the Insurance Authority in Hong Kong. The Bank is an insurance agency authorised by Hang Seng Insurance and the insurance products are products of Hang Seng Insurance but not the Bank. Upon application for any of these plans, insurance premium will be payable to Hang Seng Insurance, and Hang Seng Insurance will provide the Bank with commission and performance bonus as remuneration for distribution of the plan. The existing staff remuneration policy on sales offered by the 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 the Bank and you out of the selling process or processing of the related insurance product transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and you directly. Policyholders are subject to the credit risk of Hang Seng Insurance and early surrender loss. Terms and conditions apply. Please note the relevant product risks.

The benefits and/or returns mentioned throughout this material are not guaranteed and for illustrative purpose only. The actual future amounts of benefits and/or returns may be lower than or higher than the currently quoted benefits and/or returns. The policyholder is subject to the credit risk of Hang Seng Insurance.

If policyholders surrender the policy after the expiry of the cooling-off period, the surrender proceeds to be received may be significantly less than the Total Premiums Paid. Please refer to the illustration summary of these plans for the projected surrender values. All details regarding policy surrender should be referred to the relevant policy provisions.

General Insurance Plans

The above general insurance plans ("Plans") are underwritten by Chubb, which is authorised and regulated in Hong Kong by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. The Bank is registered as an insurance agency by the Insurance Authority (Licence No.: FA3168) and authorised by Chubb for distribution of these Plans. These Plans are products of Chubb and not the Bank. Upon application for any of these Plans, insurance premium will be payable to Chubb, and Chubb will provide the Bank with commission and performance bonus as remuneration for distribution of the Plan. The

existing staff remuneration policy on sales offered by the 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 the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.

The above information is intended to be a general summary for reference only. Please refer to the policy wording for exact terms, conditions, details of the exclusions and relevant product risks.

Risk Disclosure

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.

The risks for funds which are index funds include but not limited to:

- Tracking error risk: There can be no assurance that the performance of the relevant fund will be identical to the performance of the relevant index. Factors such as the fees and expenses borne by the relevant fund, the time differences associated with portfolio re-balancing, the prices at which the constituent stocks of the relevant index are acquired or disposed by the relevant fund, the market condition at the relevant time of acquisition or disposal, the index-tracking strategies or financial derivative instruments used will affect the performance of such fund relative to the relevant index.
- Passive investment risk: Fund manager does not have any discretion to select stocks individually or to take defensive positions in declining markets or changes in the composition of the index. Hence, any fall in the relevant index will result in corresponding fall in the value of the relevant fund. The composition of the relevant index may change and stocks currently comprising the relevant index may subsequently be delisted. Other stocks may also be added subsequently to become constituent stocks of the relevant index.
- Concentration risk: The relevant fund may be concentrated in a single or particular sector(s) or single country / region. The performance of the relevant fund could depend substantially on the performance of the relevant single or particular sector(s) / market(s) and the relevant fund is likely to be more volatile than a broad-based fund as it is more susceptible to adverse conditions in the relevant single or particular sector(s) / market (s). In seeking to reflect the weightings of constituent stocks of the relevant index, investments of the relevant fund may be concentrated in a single constituent stock or several constituent stocks. The performance of the relevant index and the fund may be significantly affected by the price fluctuation of one or several of the constituent stocks of the relevant index.

The risks for funds which are bond funds, including but not limited to the credit / default risks of the issuers of the bonds in which the bond funds invest, interest rate risk and liquidity risk etc.

Risk Disclosure of Equity Linked Investments ("ELIs")

- Equity Linked Investments ("ELIs") 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 ELIs 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.

- ELIs are considered as a complex product and you should exercise caution in relation to ELIs. The market value of the ELIs may fluctuate and you may sustain a total loss of their investment. You should therefore ensure that you read and understand the nature of the ELIs and the relevant offering documents of the ELIs (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- Liquidity risk - ELIs are designed to be held to its maturity. You may not be able to sell your investment in the ELIs before maturity. If you try to sell the ELIs before maturity, the amount you receive may be substantially less than the investment amount.
- Credit risk of the ELI issuer - ELIs constitute general unsecured and unsubordinated contractual obligations of the issuer. When you buy ELIs, you will be relying on the creditworthiness of the ELI issuer and of no other person. You have no rights under the terms and conditions of ELIs against any issuer of any linked stock. If the relevant ELI issuer becomes insolvent or default on its obligations under the ELIs, in the worst case scenario, you could lose substantial part or all of the capital invested. ELIs may be terminated early by the Issuer.
- Some ELIs are partially capital protected at maturity provided that you hold the ELIs until maturity and the ELIs are not otherwise early terminated.
- Investing in ELIs is not the same as investing in the linked reference asset(s) directly.
- Not covered by the Investor Compensation Fund - ELIs 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 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.
- 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 Bond and Certificate of Deposit Product

- Bonds and Certificates of Deposit (CDs) are investment products. The investment decision is yours but you should not invest in a bond / CD unless the intermediary who sells it to you has explained to you that the bond / CD 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 and CDs are not deposits and should not be treated as substitute for conventional time deposits.
- Bonds and CDs are not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Investors who purchase bonds / CDs are exposed to the credit risk of the issuer and guarantor (if any) of the bonds / CDs. 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 / CDs 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 and / or CDs 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 “Bond / Certificate of Deposit Trading Services” Factsheet to understand other risk factors applicable to bonds and CDs.
- 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 / CDs. Investors should be aware that all investments involve risks (including the possibility of loss of the capital invested). The prices of Bonds and CDs 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.

Risk Disclosure of “MaxiInterest” Investment Deposit

- “MaxiInterest” Investment Deposit (“MXI”) is a structured product involving 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 MXI unless the intermediary who sells it to you has explained to you that MXI 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. You should therefore ensure that you read and understand the nature of the MXI and the relevant offering documents of the MXI (including the full text of the risk factors therein), where necessary, seek independent professional advice, before making any investment decisions
- MXI is embedded with FX options. Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and the loss could be substantial.
- You should note that MXI is not normal time deposit and thus should not be considered as normal time deposit or its alternative. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Earnings on MXI are limited to the nominal interest payable and it is only payable upon maturity. As the principal and the earning will be paid in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, investors will have to bear the potential losses due to currency depreciation, which may be substantial. If MXI is withdrawn before maturity, investors will also have to bear the costs involved. Such losses and costs may reduce the earnings and the principal amount of MXI.
- You will be relying on the Bank’s (as the issuer) creditworthiness. MXI is not secured by any collateral. If the Bank becomes insolvent or default on its obligations under MXI, in the worst case scenario, you could suffer a total loss of your investment amount.
- MXI is not listed on any stock exchange and is not covered by the Investor Compensation Fund.
- Investing in MXI is not the same as buying the linked currency directly.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the MXI involving RMB are subject to the currency risk of RMB.
- Certain Terms and Conditions (including some of the key dates) of MXI can be adjusted by the Bank in certain circumstances. The MXI may be terminated early by the Bank. This might have a negative impact on the product’s return.

Risk Disclosure of Currency-Linked Capital Protected Investment Deposit

- Currency-Linked Capital Protected Investment Deposit (“CPI”) is a structured product involving 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 CPI 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. You should therefore ensure that you read and understand the nature of the CPI and the relevant offering documents of the CPI (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- CPI is embedded with FX options. Option transactions involve risks, even when buying an option. The option’s value might become worthless if the market moves against your expectation.
- You should note that CPI is not a normal time deposit and thus should not be considered as normal time deposit or its alternative. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- You should understand that the Principal of the CPI is protected only when it is held to maturity and you will be relying on the Bank’s (as the issuer) creditworthiness. CPI is not secured by any collateral. If the Bank becomes insolvent or default on its obligations under the CPI, in the worst case scenario, you could suffer a total loss of your investment amount.
- CPI is not listed on any stock exchange and is not covered by the Investor Compensation Fund.
- Investing in CPI is not the same as buying the Underlying Currency Pair directly.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the CPI involving RMB are subject to the currency risk of RMB.
- Certain Terms and Conditions (including some of the key dates) of CPI can be adjusted by the Bank. The CPI may be terminated early by the Bank.

Risk Disclosure Statement of Investment Financing Service

PLEASE READ THIS RISK DISCLOSURE STATEMENT CAREFULLY AND CONSULT YOUR OWN LEGAL ADVISER AND/OR OTHER PROFESSIONAL CONSULTANTS AS YOU CONSIDER APPROPRIATE BEFORE YOU DECIDE TO APPLY FOR INVESTMENT FINANCING SERVICE.

Below are the key risks associated with Investment Financing Service (the “Facility”) which are not exhaustive. The Facility is provided by Hang Seng Bank Limited (the “Bank”).

Risk of Trading in Investment Funds and other Investment Products

You should note that all investments involve risks (including the possibility of loss of the capital invested). Prices of units of investment funds or other investment products may go up as well as down and information on past performance is not indicative of future performance. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products. You should read and understand the relevant product’s offering documents (including the full text of the risk factors stated therein) in detail before making any investment decision.

Risk of Using Leverage

The prices of investment funds and other investment products fluctuate, sometimes dramatically. Financing transactions in investment products by collateral using leverage involves significant risk, and losses may exceed the value of your collateral and may affect your ability to repay the Facility. The higher your leverage is, the bigger your losses can be in adverse market conditions. Contingent orders such as “stop-loss” or “stop-limit” orders may not necessarily limit losses as market conditions may make it impossible to execute contingent orders. You may be required at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Force Liquidation may result in losses and you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable for you in light of your own financial position and investment objectives.

Risk associated with Margin Requirements

The Facility is a financing arrangement with margin requirements. The Available Limit of the Facility is determined by the aggregate of the market value of the investment products charged by you in favour of the Bank as collateral from time to time (“Charged Securities”) multiplied by the applicable Loan Ratio and capped at the Ceiling Limit. The Loan Ratio and the Ceiling Limit are set and may be varied by the Bank from time to time. If unauthorised overdraft occurs (i.e. when the loan amount exceeds the Available Limit) for any reasons, including but not limited to decrease in value of the Charged Securities, change of

the Loan Ratio or termination of the Facility, interest on the unauthorised overdraft amount will be charged at the unauthorised overdraft interest rate(s) and you undertake to forthwith repay the unauthorised overdraft amount in cash or dispose of your investments and apply the proceeds towards repayment of the unauthorised overdraft amount.

If you do not act promptly upon receiving a Margin Call notice and do not take the required actions within a prescribed period, the Bank may exercise various rights, including the right to liquidate part or all of the Charged Securities, and the right to set-off any cash held in your account at the Bank towards any amount owing by you to the Bank under the Facility, in each case at any time and in any way the Bank considers appropriate without demand or notice to you (even if the market value of the Charged Securities drops drastically due to adverse market conditions). You will bear all losses and remain liable for any resulting deficit in your account and interest charged on your account. Commissions, fees and other charges applicable to the Facility may also increase your loss. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

Interest Rate risk

The interest rate applicable to the Facility is based on Hong Kong Dollar Prime Lending Rate as quoted by the Bank from time to time ("HKD Prime") plus or minus a pre-determined rate set by the Bank. The interest rate may be subject to change over time. When HKD Prime rate increases, the interest payment under the Facility will increase.

Currency Risk

If any of the Charged Securities is denominated in a currency different from the Facility (which is denominated in Hong Kong dollar), a conversion of one currency into another currency is required and such conversion shall be calculated at the rate determined by the Bank to be prevailing in the relevant foreign exchange market at the relevant time. The value of the Charged Securities and the Available Limit of the Facility may change due to fluctuations in foreign exchange rate.

Liquidity Risk

If the Bank exercises its right to liquidate the Charged Securities under adverse market conditions, it may be difficult to sell the Charged Securities and the selling price may also be affected when there is no or little liquidity for the Charged Securities in the market. You will be liable for the shortfall if the amount of sales proceeds of the Charged Securities is not sufficient to pay off the amount owing by you to the Bank under the Facility.

Risk of Providing an Authority to Hold Mail or to Direct Mail to Third Parties

If you provide the Bank with an authority to hold mail or to direct mail to third parties, it is important for you to promptly collect in person all contract notes and statements of your accounts and review them in detail to ensure that any anomalies or mistakes can be detected in a timely fashion.

Risk of Client Assets Received or Held Outside Hong Kong Special Administrative Region

Client assets received or held by the Bank outside the Hong Kong Special Administrative Region are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571, Laws of Hong Kong) and the rules made under it. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in the Hong Kong Special Administrative Region.

Please refer to Investment Financing Service Factsheet for relevant terminology. Please visit Hang Seng Bank website > Personal > Investment > Other Related Services > Investment Financing.

Risk Disclosure of Securities Investment

Investors should note that investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in securities via the Stock Connect Northbound Trading include:

- Once the respective quota is used up, trading will be affected or will be suspended.

- Stock Connect Northbound Trading will only operate on days when both markets are open for trading. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.
- When a security is recalled from the scope of eligible securities for trading via Stock Connect Northbound Trading, that security can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.

Foreign securities carry additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign securities may be more volatile and could be adversely affected by changes in many factors. Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Investors should note that ETF is different from a typical unit trust and many factors will affect its performance. In general, the market price per ETF unit may be significantly higher or lower than its net asset value per unit due to market demand and supply, liquidity, and scale of trading spread in the secondary market and will fluctuate during the trading day. ETF is different from stocks, investors should read the offering documents of the relevant ETF and understand the features and risks of ETF etc.

Risk Disclosure for TraHK

- The Tracker Fund of Hong Kong ("TraHK") is an exchange-traded fund designed to provide investment results that closely correspond to the performance of the Hang Seng Index ("Index") but its return may deviate from that of the Index.
- Investment involves risk, including risks of concentration of investments in shares in constituent companies of the Index, performance of the Index, economic, political and social developments, risks relating to investment in Hong Kong-listed stocks, and dual counter risks. Investors may lose part or all of their investments.
- Due to fees and expenses of TraHK, liquidity of the market and tracking strategy adopted by the Manager, TraHK's return may deviate from that of the Index.
- The trading price of TraHK may differ from the underlying net asset value ("NAV") per unit.
- TraHK may not be suitable for all investors. Investors should not invest based on this website only. Investors should read TraHK's prospectus including all risk factors, consider the product features, their own investment objectives, risk tolerance level and other factors, and seek independent financial and professional advice as appropriate prior to making any investment.
- The performance of TraHK, the NAV per unit and the performance by the manager and the trustee of their respective obligations are not guaranteed by the HKSAR Government. The HKSAR Government has given no guarantee or assurance that the investment objective of TraHK will be met.

RMB Currency Risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and / or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and / or restrictions prevailing at the relevant time.

Foreign Currency Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or loss of principal in the event that the customer converts the deposits from Hong Kong Dollar or foreign currency to another currency, and/or in the event that the customer converts a foreign currency time deposit to another currency (including Hong Kong Dollar) upon maturity.

Risk disclosure

Foreign currency transactions involve fluctuations in exchange rates. When the transaction amount is debited from your foreign currency account, the account balance is subject to exchange rate risk, which may result in gains or losses. Please ensure there

is a sufficient balance of foreign currency in your account; otherwise, we'll convert HKD into the relevant currency to complete the transaction, which may result in a loss for your account.

Investors should not only base on this material alone to make any investment decision, but should read in detail the relevant risk disclosure statements.

These promotion materials have not been reviewed by the Securities and Futures Commission in Hong Kong ("SFC"). The information contained herein is for general information and reference purposes only and is not intended to provide professional investment or other advice. It is not intended to form the basis of any investment decision. You should not make any investment decision based solely on the information and services provided herein. Before making any investment decision, you should take into account your own circumstances including but not limited to your financial situation, investment experience and investment objectives, and should understand the nature, terms and risks of the relevant investment product. You should obtain appropriate professional advice where necessary.

These promotion materials are not intended to provide or regard as legal or taxation advice, or investment recommendations.

To borrow or not to borrow? Borrow only if you can repay!