

(指定分行专属) 恒生优越私人理财及优越理财「金砖龙须糖迎新奖赏」之条款及细则

于 2025 年 9 月 29 日至 10 月 31 日期间，于指定分行内登记成为推荐人并同时成功推荐全新客户开立优越理财户口，推荐人及受荐人即各获金砖龙须糖一份。

一般条款及细则

- a) 除另有注明外，(指定分行专属)恒生优越私人理财及优越理财「金砖龙须糖迎新奖赏」(「金砖龙须糖迎新奖赏」)之推广期为 2025 年 9 月 29 日至 2025 年 10 月 31 日，包括首尾两天(「推广期」)。
- b) 除另有特别注明外，每位客户只可获享各项优惠一次。有关优惠并不可与恒生银行有限公司(「本行」)其他同类型产品推广优惠同时使用。
- c) 金砖龙须糖迎新奖赏不适用于公司户口客户及私人银行客户。
- d) 本行保留权利随时暂停、更改或终止是次推广及有关优惠，及不时修订有关条款及细则而无须另行通知。本行对是次推广及有关优惠之所有事宜均有最终决定权，并对所有人士具约束力。是次推广优惠须受有关产品/服务之条款及细则约束。如有关产品/服务之条款及细则与本条款及细则有任何歧异，概以本条款及细则为准。
- e) 除客户及本行(包括其继承人及受让人)以外，并无其他人士有权按《合约(第三者权利)条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
- f) 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
- g) 本条款及细则受现行监管规定约束。
- h) 如上述条款及细则之中、英文版本有任何歧异，概以英文版本为准。

1. 金砖龙须糖迎新奖赏条款及细则

- a) 如欲参与**金砖龙须糖迎新奖赏**，合资格推荐人(「推荐人」)须持有本行优越私人理财之综合户口(「优越私人理财」)或优越理财之综合户口(「优越理财」)。
- b) **金砖龙须糖迎新奖赏**只适用于下表所列之恒生银行有限公司(「本行」)之指定分行(「指定分行」)：

指定分行 地址

- 1. 铜锣湾分行 铜锣湾怡和街 28 号
- 2. 恒生跨境财富管理中心 中环德辅道中 83 号恒生总行 B2 地库

3. 尖沙咀分行 尖沙咀加拿芬道 18 号

4. 汉口道分行 尖沙咀汉口道 4 号

c) 被推荐客户如欲参与**金砖龙须糖迎新奖赏**并成为受荐人(「受荐人」), 受荐人必须于推广期内开立全新优越私人理财或优越理财成为全新客户(「全新客户」)。全新客户不包括:

i. 于本行持有任何港币/外币之储蓄、往来、定期存款户口或综合户口(包括优越私人理财、优越理财、优选理财及任何综合户口)之现有客户(「现有客户」); 或

ii. 于开户月起前十二个月曾经持有任何以上户口之客户; 或

iii. 于任何期间被结束上述户口之客户。

d) 推荐人需于指定分行登记成为推荐人并同时成功推荐全新客户开立优越理财户口, 推荐人及受荐人即各获**金砖龙须糖**一份。

而受荐人亦须于同一指定分行开立全新优越私人理财或优越理财(「合资格受荐人」), 推荐人及受荐人方可享**金砖龙须糖迎新奖赏**。

e) 推荐人须于推广期内于本行网站完成「网上推荐表格」。成功递交「网上推荐表格」后, 附有亲友推荐赏有关之推荐号码(「推荐号码」)的确认页面将会显示。推荐人须转发此推荐号码予受荐人。推荐人于「网上推荐表格」内的所有资料必须与本行之纪录相同。

f) 受荐人必须于推广期内成功递交「网上受荐表格」, 并于提交网上登记表格时输入推荐号码及完成新开户手续。受荐人于「网上受荐表格」内的所有资料必须与本行之纪录相同。

g) 推荐人及受荐人如欲获享**金砖龙须糖迎新奖赏**, 每一位受荐人必须于推广期内成为全新客户。

h) 每位推荐人可推荐多于一位受荐人开立新户口, 优越私人理财及优越理财之推荐人额外赏奖赏不设上限。如受荐人以联名形式开户, 推荐人亦只可就是次成功推荐获享推荐人额外赏奖赏一次。但若推荐人为成功推荐之新联名账户的其中一位账户持有人, 将不能获得**金砖龙须糖迎新奖赏**。

i) 如推荐人所持有之户口为联名户口, 只有第一户口持有人可享**金砖龙须糖迎新奖赏**。

j) 如多于一位推荐人推荐同一位受荐人, **金砖龙须糖迎新奖赏**将赠予该受荐人首项「网上受荐表格」纪录之推荐人。

k) 推荐人不可推荐自己新开立账户以享以上**金砖龙须糖迎新奖赏**。推荐人与受荐人不可互相推荐开立优越私人理财或优越理财以获享**金砖龙须糖迎新奖赏**。成功受荐人不能重复被同一推荐人推荐或被其他推荐人推荐。

l) **金砖龙须糖**数量有限, 先到先得, 送完即止。

m) **金砖龙须糖**不可兑换现金、其他产品、服务或优惠及不可转换其他礼品。**金砖龙须糖**的使用须受有关供应商/商户所定的条款及细则约束。

n) 本行并非**金砖龙须糖**之供应商, 故此不会承担与其有关之任何责任。一切有关**金砖龙须糖**之争议, 均应由客户直接与有关供应商/商户自行解决。

(指定分行專屬) 恒生優越私人理財及優越理財「金磚龍鬚糖迎新獎賞」之條款及細則

於 2025 年 9 月 29 日至 10 月 31 日期間，於指定分行內登記成為推薦人並同時成功推薦全新客戶開立優越理財戶口，推薦人及受薦人即各獲金磚龍鬚糖一份。

一般條款及細則

- a) 除另有註明外，(指定分行專屬)恒生優越私人理財及優越理財「金磚龍鬚糖迎新獎賞」(「金磚龍鬚糖迎新獎賞」)之推廣期為 2025 年 9 月 29 日至 2025 年 10 月 31 日，包括首尾兩天(「推廣期」)。
- b) 除另有特別註明外，每位客戶只可獲享各項優惠一次。有關優惠並不可與恒生銀行有限公司(「本行」)其他同類型產品推廣優惠同時使用。
- c) 金磚龍鬚糖迎新獎賞不適用於公司戶口客戶及私人銀行客戶。
- d) 本行保留權利隨時暫停、更改或終止是次推廣及有關優惠，及不時修訂有關條款及細則而無須另行通知。本行對是次推廣及有關優惠之所有事宜均有最終決定權，並對所有人士具約束力。是次推廣優惠須受有關產品 / 服務之條款及細則約束。如有關產品 / 服務之條款及細則與本條款及細則有任何歧異，概以本條款及細則為準。
- e) 除客戶及本行(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。
- f) 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
- g) 本條款及細則受現行監管規定約束。
- h) 如上述條款及細則之中、英文版本有任何歧異，概以英文版本為準。

1. 金磚龍鬚糖迎新獎賞條款及細則

- a) 如欲參與金磚龍鬚糖迎新獎賞，合資格推薦人(「推薦人」)須持有本行優越私人理財之綜合戶口(「優越私人理財」)或優越理財之綜合戶口(「優越理財」)。
- b) 金磚龍鬚糖迎新獎賞只適用於下表所列之恒生銀行有限公司(「本行」)之指定分行(「指定分行」)：

指定分行 地址

- 1. 銅鑼灣分行 銅鑼灣怡和街 28 號
- 2. 恒生跨境財富管理中心 中環德輔道中 83 號恒生總行 B2 地庫
- 3. 尖沙咀分行 尖沙咀加拿芬道 18 號
- 4. 漢口道分行 尖沙咀漢口道 4 號

- c) 被推薦客戶如欲參與**金磚龍鬚糖迎新獎賞**並成為受薦人(「受薦人」)，受薦人必須於推廣期內開立全新優越私人理財或優越理財成為全新客戶(「全新客戶」)。全新客戶不包括：
- i. 於本行持有任何港幣/外幣之儲蓄、往來、定期存款戶口或綜合戶口(包括優越私人理財、優越理財、優進理財及任何綜合戶口)之現有客戶(「現有客戶」)；或
 - ii. 於開戶月起前十二個月曾經持有任何以上戶口之客戶；或
 - iii. 於任何期間被結束上述戶口之客戶。
- d) 推薦人需於指定分行登記成為推薦人並同時成功推薦全新客戶開立優越理財戶口，推薦人及受薦人即各獲**金磚龍鬚糖**一份。
- 而受薦人亦須於同一指定分行開立全新優越私人理財或優越理財(「合資格受薦人」)，推薦人及受薦人方可享**金磚龍鬚糖迎新獎賞**。
- e) 推薦人須於推廣期內於本行網站完成「網上推薦表格」。成功遞交「網上推薦表格」後，附有親友推薦賞有關之推薦號碼(「推薦號碼」)的確認頁面將會顯示。推薦人須轉發此推薦號碼予受薦人。推薦人於「網上推薦表格」內的所有資料必須與本行之紀錄相同。
- f) 受薦人必須於推廣期內成功遞交「網上受薦表格」，並於提交網上登記表格時輸入推薦號碼及完成新開戶手續。受薦人於「網上受薦表格」內的所有資料必須與本行之紀錄相同。
- g) 推薦人及受薦人如欲獲享**金磚龍鬚糖迎新獎賞**，每一位受薦人必須於推廣期內成為全新客戶。
- h) 每位推薦人可推薦多於一位受薦人開立新戶口，優越私人理財及優越理財之推薦人額外賞獎賞不設上限。如受薦人以聯名形式開戶，推薦人亦只可就是次成功推薦獲享推薦人額外賞獎賞一次。但若推薦人為成功推薦之新聯名賬戶的其中一位賬戶持有人，將不能獲得**金磚龍鬚糖迎新獎賞**。
- i) 如推薦人所持有之戶口為聯名戶口，只有第一戶口持有人可享**金磚龍鬚糖迎新獎賞**。
- j) 如多於一位推薦人推薦同一位受薦人，**金磚龍鬚糖迎新獎賞**將贈予該受薦人首項「網上受薦表格」紀錄之推薦人。
- k) 推薦人不可推薦自己新開立賬戶以享以上**金磚龍鬚糖迎新獎賞**。推薦人與受薦人不可互相推薦開立優越私人理財或優越理財以獲享**金磚龍鬚糖迎新獎賞**。成功受薦人不能重複被同一推薦人推薦或被其他推薦人推薦。
- l) **金磚龍鬚糖**數量有限，先到先得，送完即止。
- m) **金磚龍鬚糖**不可兌換現金、其他產品、服務或優惠及不可轉換其他禮品。**金磚龍鬚糖**的使用須受有關供應商/商戶所定的條款及細則約束。
- n) 本行並非**金磚龍鬚糖**之供應商，故此不會承擔與其有關之任何責任。一切有關**金磚龍鬚糖**之爭議，均應由客戶直接與有關供應商/商戶自行解決。

(Exclusive for Designated Branch) Hang Seng Prestige Private and Prestige Banking Promotion Dragon Beard Candy Welcome Reward – Terms and Conditions

General Terms and Conditions:

- a. Unless otherwise specified, the promotion period of (Exclusive for Designated Branch) Hang Seng Prestige Private and Prestige Banking Promotion Dragon Beard Candy Welcome Reward (**“Dragon Beard Candy Welcome Reward”**) is from 29 September 2025 to 31 October 2025, both dates inclusive (**“Promotion Period”**).
- b. Each Customer can only enjoy the offers once unless otherwise specified. The offers cannot be used in conjunction with other promotional offers of the same product offered by Hang Seng Bank Limited (the **“Bank”**).
- c. Commercial customers and Private Banking customers of the Bank are not eligible for the **Dragon Beard Candy Welcome Reward**.
- d. 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 without prior notice. The decision of the Bank on all matters relating to this promotion and the related offers shall be final and 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 shall prevail.
- e. No person other than the customer 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.
- f. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- g. These terms and conditions are subject to prevailing regulatory requirements.
- h. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions for Dragon Beard Candy Welcome Reward

- a. To enjoy the Extra Referral Reward, the eligible referrer ("Referrer") must hold an integrated account of Prestige Private or Prestige Banking.
- b. The offer is only applicable to listed designated branches ("Designated Branches") of Hang Seng Bank Limited (the "Bank") below:

Designated Branch Address

1. Causeway Bay Branch 28 Yee Wo Street, Causeway Bay
2. Hang Seng Cross-boundary Wealth Management Centre B2/F, 83 Des Voeux Road Central, Central
3. Tsimshatsui Branch 18 Carnarvon Road, Tsim Sha Tsui
4. Hankow Road Branch 4 Hankow Road, Tsim Sha Tsui

- c. In order to enjoy the **Dragon Beard Candy Welcome Reward**, Referrer must make a successful referral of an individual ("Referee") to open a new Prestige Private or Prestige Banking during the Promotion Period and become a "New Customer".

New Customers exclude:

- 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 Banking, Prestige Banking, Preferred Banking and any other Integrated Account) (the "Existing Customer(s)"), or
- ii. customers who have held any of the above account with the Bank in the previous 12 months prior to the account opening month, or
- iii. customers whose accounts mentioned above have been terminated in any period.

- d. For both the Referrer and the Referee to enjoy the **Dragon Beard Candy Welcome Reward**, the Referrer must register as Referrer at Designated Branch to make referrals, and the Referee must open a new Prestige Private or Prestige Banking at the same Designated Branch ("Eligible Referee") to receive 1 set of Dragon Beard Candy for both referrer and referee.

- e. Referrer must successfully complete the online referral form through the Bank's website within the Promotion Period. Upon successful submission of the online referral form, a confirmation page with a referral code relating to the Customer Referral Reward will be shown ("Referral Code"). Referrer must forward the Referral Code to Referee. All information provided by Referrer in the online referral form must match with the Bank's records.

- f. Referee must successfully complete the online referee form with the Referral Code provided by Referrer through the Bank's website, and complete the new account opening process within the Promotion Period. All information provided by Referee in the online referee form must match with the Bank's records.

- g. Each Referee must become a New Customer within the Promotion Period otherwise the Referrer and Referee will not be entitled to claim the **Dragon Beard Candy Welcome Reward**.

- h. Each Referrer can refer more than one Referee. There is no limit on the **Dragon Beard Candy Welcome Reward** for Prestige Private and Prestige Banking that a Referrer can earn. For a joint account opened by the Referee, the Referrer can only be entitled to one **Dragon Beard Candy Welcome Reward**. However, no **Dragon Beard Candy Welcome Reward** will be given if the Referrer himself / herself is one of the holders of such new joint account.

- i. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the **Dragon Beard Candy Welcome Reward**.

- j. If more than one Referrer refer the same Referee, the **Dragon Beard Candy Welcome Reward** will be awarded to the first Referrer in accordance to Referee's first referral record.
- k. No **Dragon Beard Candy Welcome Reward** will be received by any Referrer who refers himself / herself to open a new account. Any Referrer and Referee who refer each other to open any new Prestige Private or Prestige will not be eligible for the **Dragon Beard Candy Welcome Reward**. A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer or other Referrer(s).
- l. Dragon Beard Candies are available while stocks last. First come first serve.
- m. Dragon Beard Candies cannot be exchanged for cash or other products, services or offers, and may be subject to the relevant supplier/merchant's terms of use.
- n. The Bank is not the supplier of the Dragon Beard Candies and is not responsible for all related obligations and liabilities. In case of disputes, customers should deal with the respective supplier/merchant directly.