

恒生优越理财境外客户迎新优惠 (2025 年 10 月至 12 月) 之条款及细则

1. 一般条款及细则

- a. 除另有注明外，恒生优越理财境外客户迎新优惠之推广期为2025年10月1日至2025年12月31日，包括首尾两天（「推广期」）。
- b. 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. 恒生优越理财境外客户迎新优惠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。

2. 优越理财境外客户「全面理财总值」奖赏条款及细则

- a. 除另有注明外，优越理财境外客户「全面理财总值」奖赏只适用于推广期内，符合指定开户条件，并于本行分行新开立 / 提升至优越理财之综合户口（「优越理财」）及于本行持有非香港通讯及 / 或非香港居住地址之客户（「合资格客户」），不包括：
 - (i) 现时单名或联名持有优越理财之客户；或
 - (ii) 于开户/提升户口之月份起前十二个月内曾经持有单名或联名优越理财之客户；或
 - (iii) 于任何期间被结束任何户口之客户；或
 - (iv) 于本行持有香港特别行政区通讯及居住地址之客户，如有任何争议，以本行记录为准。
- b. 全新境外客户」指合资格客户于推广期内开立全新优越理财之客户及于本行持有非香港通讯及 / 或非香港居住地址之客户，但不包括：
 - (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 (包括优越理财、优进理财、Green Banking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内曾经持有上述户口之客户；或
 - (iii) 于任何期间被结束上述户口之客户；或
 - (iv) 于本行持有香港特别行政区通讯及居住地址之客户，如有任何争议，以本行记录为准。如有有关优越理财为联名户口，奖赏只适用于第一户口持有人。
- c. 「全面理财总值」包括合资格客户名下所有户口每月之存款、黄金户口、证券、基金、已动用之透支额、信用卡现金透支及私人贷款结欠金额之每日平均总和以及经本行代理销售的指定人寿保险计划（注册自愿医保产品除外）之已缴累积保费及恒生强积金结余。如综合户口为单名持有，合资格客户之其他联名户口亦计算在内。
- d. 合资格客户须于开立/提升至优越理财下一个月的最后一日或之前存入以下指定「全面理财总值」增长金额及使用转数快/跨境支付通存入任意金额，并于开立/提升至优越理财后第二个月、第三个月及第四个月维持指定「全面理财总值」增长金额，将可获赠相应之现金奖赏（详情见下表）。「全面理财总值」增长金额即开立/提升至优越理财其后第二个月、第三个月及第四个月之「全面理财总值」超越开立/提升至优越理财前一个月的「全面理财总值」之「全面理财总值」差额（详情见下列时序表）。如根据记录合资格客户之指定「全面理财总值」增长金额总值于第二个月、第三个月及第四个月有所不同，可获之现金回赠金额将以较低的「全面理财总值」增长金额总值为准。如合资格客户于开立/提升至优越理财前的一个月并未持有任何本行之银行户口，该个月的「全面理财总值」设定为零。
- e. 合资格客户必须于推广期后一个月内（即2026年1月31日或之前）完成以下事项，以获赠相应之现金奖赏：
 - (i) 成功登记成为恒生个人e-Banking用户，并于现金奖赏发放前仍然维持其有效的e-Banking户口及;

(ii) 完成风险评估问卷或其风险评估问卷纪录于2026年1月31日仍然有效。

(iii) 全新境外客户开立优越理财：

指定全面理财总值增长金额	现金奖赏金额	
	持有有效投资户口 ^{*#} 或转用恒生PayDay ⁺ 工资服务 ^{&}	并未持有有效投资户口 ^{*#} 及未转用恒生PayDay ⁺ 工资服务 ^{&}
港币5,000,000或以上	港币23,500	港币22,500
港币3,000,000 – < 港币5,000,000	港币12,000	港币11,000
港币1,000,000 – < 港币3,000,000	港币6,000	港币5,000
港币500,000 – < 港币1,000,000	港币4,000	港币3,000
港币200,000 – < 港币500,000	港币2,000	港币1,000

(iv) 现有合资格客户提升至优越理财，并于提升至优越理财后的第二个月、第三个月及第四个月内维持最少港币1,000,000之「全面理财总值」：

指定全面理财总值增长金额	现金奖赏金额	
	持有有效投资户口 ^{*#} 或转用恒生PayDay ⁺ 工资账户服务 ^{&}	并未持有有效投资户口 ^{*#} 及未转用恒生PayDay ⁺ 工资账户服务 ^{&}
港币5,000,000或以上	港币23,500	港币22,500
港币3,000,000 – < 港币5,000,000	港币12,000	港币11,000
港币1,000,000 – < 港币3,000,000	港币6,000	港币5,000
港币500,000 – < 港币1,000,000	港币4,000	港币3,000
港币200,000 – < 港币500,000	港币2,000	港币1,000

* 「投资户口」只包括综合户口内之证券户口（户口号码尾数为085）或基金投资户口（户口号码尾数为382）。

合资格客户须于2026年1月31日或之前启动或持有投资户口，并于2026年6月30日前仍然维持其有效的投资户口，以获赠相应之现金奖赏。

& 合资格客户必须符合以下要求（「合资格工资账户客户」）：

- 如下表所示，客户须根据开立/提升至优越理财户口月份，在指定期间于本行之任何单名/联名户口（包括以第二户主身份持有的联名户口）没有工资纪录；及
- 如下表所示，客户须根据开立/提升至优越理财户口月份，在指定截止日期或之前成功设立PayDay⁺工资账户服务并于优越理财之综合户口（「合资格工资账户」）录得首次工资纪录，该工资纪录必须为港元50,000或以上及雇主以自动转账方式由公司户口直接存入至合资格工资账户内（「合资格工资纪录」）。录得首次合资格工资纪录后，客户的合资格工资户口须于每个历月持续维持合资格工资纪录至2026年6月30日。客户的合资格工资客户身份会在录得合资格工资纪录的下一个月份的第七个工作日更新。就本奖赏而言，工作日指星期一至星期六（不包括公众假期）。

只有指明作工资用途并获本行系统确认的薪金转账指示会被视为合资格工资纪录。如果雇主在公众假期或银行截数时间后进行薪金转账，有关指示会在下一个工作日处理。如果此工作日落在下一个月份（M），客户的合资格工资客户身份将顺

延至再下一个月 (M+1) 的第七个工作日更新。如对合格工资纪录的定义或合格工资客户身份有任何争议，本行保留最终决定权。

开立/提升优越理财户口月份	不可持有工资纪录月份	转用恒生 PayDay ⁺ 工资账户服务之截止日期	现金奖赏存入日期
2025 年 10 月	2025 年 7 月至 2025 年 9 月	2026 年 2 月 28 日	2026 年 6 月 30 日或之前
2025 年 11 月	2025 年 8 月至 2025 年 10 月	2026 年 3 月 31 日	
2025 年 12 月	2025 年 9 月至 2025 年 11 月	2026 年 4 月 30 日	

(iii) 本工资奖赏只适用于以港元作为工资货币之合格工资客户。

(iv) 本工资奖赏不适用于本行职员。

f. 每位合格客户最多只能获享奖赏一次。

g. 合格客户于推广期内开立/提升至优越理财，本行将于2026年6月30日或之前将有关之现金奖赏以港元存入合格客户名下之或之前将有关之现金奖赏以港元存入合格客户名下之优越理财户口内，合格客户亦需于2026年6月30日仍然持有优越理财户口，及于该日前没有取消或调低相关户口之级别，方可获享现金奖赏。

时序表

新开立/提升至优越理财户口日期 (包括首尾两天)	指定「全面理财总值」增长金额对比月份	存入指定全面理财总值增长金额及使用转数快/跨境支付通存入任意金额	维持指定全面理财总值增长金额及全面理财总值之月份	「全面理财总值」现金奖赏发放日期
2025年10月1日至31日	2025年9月	2025年11月30日或之前	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	2025年10月	2025年12月31日或之前	2026年1月份、2月份及3月份	
2025年12月1日至31日	2025年11月	2026年1月31日或之前	2026年2月份、3月份及4月份	

例子1：假设全新境外客户于2025年10月开立优越理财户口及启动投资户口，开立优越理财户口的前一个月 (2025年9月) 之「全面理财总值」则为港币 0：

	2025年12月之「全面理财总值」(港币)	2026年1月之“全面理财总值”(港币)	2026年2月之“全面理财总值”(港币)	最低之全面理财总值增长金额(港币)	现金奖赏金额(港币)
情景1	2,000,000	3,000,000	2,500,000	2,000,000	6,000
情景2	500,000	800,000	500,000	500,000	4,000
情景3	500,000	800,000	100,000	100,000	不适用* (未能符合最少指定「全面理财总值」增长金额港币200,000之要求)

例子2：假设现有客户于2025年10月提升至优越理财及启动投资户口，提升至优越理财户口的前一个月 (2025年9月) 之「全面理财总值」则为港币 950,000：

	2025年12月之「全面理財總值」(港币)	2026年1月之「全面理財總值」(港币)	2026年2月之「全面理財總值」(港币)	最低之全面理財總值增長金額 (港币)	現金獎賞金額 (港币)
情景1	1,950,000	2,000,000	2,100,000	1,000,000	6,000
情景2	1,300,000	1,450,000	1,250,000	300,000	2,000
情景3	1,100,000	1,000,000	1,150,000	50,000	不适用* (未能符合最少指定「全面理財總值」增長金額港币200,000之要求)
情景4	2,000,000	2,300,000	980,000	30,000	不适用* (未能符合最少指定「全面理財總值」增長金額港币200,000之要求及「全面理財總值」未能符合于第二个月、第三个月及第四个月内必须维持最少港币1,000,000之要求)

- h. 如合資格客戶于推廣期內新開立/提升多于一個卓越理財 (包括單名或聯名之卓越理財)，本行將以較先開立/提升之卓越理財為準，並以該戶口計算所得之獎賞。
- i. 如合資格客戶于推廣期內同時新開立/提升至卓越及優進理財，並符合卓越理財之全面理財總值獎賞要求，本行將按照當時卓越理財之獎賞計算所得之全面理財總值獎賞，而有關之優進理財獎賞將不適用。
- j. 如合資格客戶于推廣期內同時新開立/提升至卓越理財及卓越私人理財，並符合卓越理財及卓越私人理財迎新獎賞之全面理財總值獎賞要求，本行將按照當時較高之現金獎賞贈予合資格客戶。而有關之較低獎賞將不適用。

例子3：假設現有客戶于2025年10月提升至卓越理財及卓越私人理財，並啟動投資戶口，提升至卓越理財戶口的前一個月 (2025年9月) 之「全面理財總值」則為港币 7,900,000：

	2025年12月之「全面理財總值」(港币)	2026年1月之「全面理財總值」(港币)	2026年2月之「全面理財總值」(港币)	最低之全面理財總值增長金額 (港币)	現金獎賞金額 (港币)		合資格客戶可獲贈之現金獎賞金額 (港币)
					卓越私人理財	卓越理財	
情景1	8,900,000	9,000,000	9,100,000	1,000,000	6,000	6,000	6,000
情景2	8,300,000	8,450,000	8,250,000	300,000	不适用* (未能符合最少指定「全面理財總值」增長金額港币1,000,000之要求)	2,000	2,000
情景3	8,000,000	8,300,000	7,980,000	80,000	不适用* (未能符合卓越理財最少指定「全面理財總值」增長金額港币200,000之要求或卓越私人理財最少指定「全面理財總值」增長金額港币1,000,000之要求及卓越私人理財「全面理財總值」未能符合于第二个月、第三个月及第四个月内必须维持最少港币8,000,000之要求)		

- k. 于获赠卓越理財境外客戶「全面理財總值」獎賞時，合資格客戶必須仍然持有有效之卓越理財及持有非香港通訊及/或非香港居住地址。倘合資格客戶于获赠獎賞時取消上述卓越理財或轉換為非卓越理財戶口，本行將保留權利从合資格客戶于本行開立之任何戶口扣除相等已于贈送之獎賞價值金額，而無須另行通知。

- I. 如客户就有关优越理财境外客户「全面理财总值」奖赏资格及派发有任何疑问，可于2026年12月31日前向本行查询，否则将被视为放弃奖赏资格（如有）。在此情况下本行就相关奖赏将不承担任何责任或义务。

3. 网上投资服务大抽奖

全新境外客户于推广期内成功于优越理财存入金额达港币100,000，而其中任意金额是以转数快或跨境支付通存入，即可获抽奖机会一次，有机会赢取港币10,000 Apple Store礼品卡（名额共20个）或恒生财神金牌（五克）一块（名额共20个）。受条款及细则约束。详情请浏览 hangseng.com/invpromo。

4. 优越理财境外客户亲友推荐赏（「境外亲友推荐赏」）条款及细则

- a. 如欲参与境外亲友推荐赏，推荐人须持有本行任何类别之银行账户（包括：港币/外币之储蓄、往来、定期存款账户或任何综合账户，即优越私人理财之综合户口（「优越私人理财」）、优越理财之综合户口（「优越理财」）、优进理财之综合户口（「优进理财」）或任何综合户口（「推荐人」）。
- b. 如欲参与境外亲友推荐赏，推荐人必须于推广期内推荐境外客户（「受荐人」）开立全新优越理财综合户口成为（「全新境外客户」）。全新境外客户不包括：
 - (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、优进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；或
 - (iv) 于本行持有香港特别行政区通讯及居住地址之客户，如有任何争议，以本行记录为准
- c. 推荐人须于推广期于本行网站完成「网上推荐表格」hangseng.com/mgm2。成功递交「网上推荐表格」后，附有境外亲友推荐奖有关之推荐号码（「推荐号码」）的确认页面将显示。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相同。
- d. 受荐人必须于推广期内成功递交「网上受荐表格」hangseng.com/pics1，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。
- e. 推荐人如欲获享境外亲友推荐赏奖赏，每一位受荐人必须于推广期内成为全新境外客户并符合下表所示之指定要求：

指定要求	
于开立优越理财下一个月的最后一日或之前存入以下指定「全面理财总值」增长金额，并满足上述优越理财境外客户「全面理财总值」奖赏的条件及；	
指定全面理财总值增长金额	推荐人可获赠之奖赏 （“推荐奖赏”）
港币1,000,000或以上	港币2,000现金奖赏
港币200,000 – <港币1,000,000	港币1,000现金券

- f. 每位推荐人可推荐多于一位受荐人开立新户口，推荐奖赏不设上限。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，将不能获得推荐奖赏。
- g. 尽管上述条款（e）另有规定，推荐人于推广期内成功推荐受荐人开立全新优越理财并满足上述条款（c）及（d）的要求，推荐人即可获「网上投资服务大抽奖」抽奖机会一次，有机会赢取港币10,000 Apple Store礼品卡（名额共20个）或恒生财神金牌（五克）一块（名额共20个）。受条款及细则约束。详情请浏览 hangseng.com/invpromo。
- h. 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推荐奖赏。
- i. 如多于一位推荐人推荐同一位受荐人，推荐奖赏将赠予该受荐人首项「网上受荐表格」纪录之推荐人。

- j. 推荐人不可推荐自己新开立账户以享以上推荐人奖赏。推荐人与受荐人不可互相推荐开立优越理财。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。
- k. 本行员工不可以推荐人身份参与境外亲友推荐赏。
- l. 本行根据受荐人之开户日期发放有关推荐奖赏给推荐人，推荐奖赏发放日期如下表所示。

受荐人之开户日期	推荐奖赏发放日期
2025年10月1日至2025年12月31日	2026年6月30日或之前

- m. 当推荐奖赏发放予推荐人之有关户口时，推荐人必须为本行现有客户并维持有效之银行账户，及受荐人之优越理财户口必须有效及持有非香港通讯及/或非香港居住地址；否则，有关推荐奖赏将被取消而不予通知。
- n. 如客户就有关「境外亲友推荐赏」奖赏资格及派发有任何疑问，可于 2026 年 12 月 31 日前向本行查询，否则将被视为放弃奖赏资格（如有）。在此情况下本行就相关奖赏不承担任何责任或义务。

有关港币 1,000 现金券之条款及细则

- o. 现金券数量有限，送完即止。如现金券送罄，本行保留随时以其他礼品取代之权利，而无须另行通知。该礼品之价值及种类可能与本次推广优惠所提供的现金券不相同。
- p. 现金券不可兑换现金、其他产品、服务或优惠及不可转换其他礼品。现金券的使用须受有关供应商/商户所定的条款及细则约束。
- q. 现金券如有遗失、损毁或未能于限期前使用，恕不获补发。
- r. 本行并非现金券之供应商，故此不会承担与其有关之任何责任。一切有关现金券之争议，均应由客户直接与有关供应商/商户自行解决。

5. 优越理财首6个月新资金存入宽限期

合资格客户于首6个月可享优越理财新资金存入宽限期以豁免低额结存服务费。首6个月宽限期后，倘过去一个月「全面理财总值」低于港币1,000,000，月费将自动转回常规优越理财之收费。倘过去一个月之「全面理财总值」低于港币1,000,000或港币500,000，优越理财月费分别为港币40或港币340。有关月费详情，请向本行职员查询。

5. Family+ 开户奖赏之条款及细则

- a. 推广期为2025年10月1日至2025年12月31日，包括首尾两天（「推广期」）。
- b. 奖赏只适用于优越理财客户于指定时间内全新开立Family+户口（「指定客户」）并完成指定要求，但不包括：
- 现时持有单名或联名Family+户口之客户；或
 - 于开立Family+户口之月份起前十二个月内曾经持有单名或联名Family+户口之客户。
- c. 指定客户于成功开立 Family+ 户口后的第二、第三及第四个月（「指定月份」）内须维持至少一个Family+ 户口每月结余为正数（即结余大于零）。
- d. 指定客户于成功开立 Family+ 户口后的第二、第三及第四个月（「指定月份」）内须维持指定「全面理财总值」金额：
- 全新境外客户于指定月份内维持「全面理财总值」达港币200,000或以上；或**
 - 现有优越理财客户/合资格客户提升至优越理财于指定月份内维持「全面理财总值」达港币1,000,000或以上。**
- e. 指定客户满足上述第 5（c）条及第 5（d）条之要求，并符合以下指定投资产品认购或保险产品成交累计金额，可按下表享相对应的现金奖赏：

指定客户	指定投资产品认购或保险产品成交累计金额（其中一项）	现金奖赏
<ul style="list-style-type: none"> 全新境外客户 合资格客户提升至优越理财 	港币100,000或以上 [^]	港币500

<ul style="list-style-type: none"> 全新境外客戶 現有卓越理財客戶 合資格客戶提升至卓越理財 	-	港幣200
--	---	-------

[^] 指定客戶須完成以下其中一項，而不可合併計算：

- (i) 認購指定投資產品累計投資金額達港幣100,000或以上；或
- (ii) 相關一份合資格保單的指定保險產品交易累計金額達港幣100,000或以上（折扣後）

- f. 每位指定客戶最多可獲享港幣500現金獎賞，並只可獲享獎賞一次。
- g. 本行將於2026年6月30日或之前將有關之現金獎賞以港元存入指定客戶名下之卓越理財戶口內，指定客戶亦需於2026年6月30日仍然持有卓越理財戶口及Family+戶口，及於該日前沒有取消或調低相關戶口之級別，方可獲享現金獎賞。
- h. 如指定客戶於推廣期內開立多於一個附加Family+戶口，本行將以較先開立之Family+戶口之開立日期為準，並以此計算所得之獎賞。
- i. 於獲贈獎賞時，指定客戶必須仍然持有有效之卓越理財及Family+戶口及持有非香港通訊及/或非香港居住地址。倘指定客戶於獲贈獎賞時取消上述卓越理財或Family+戶口，或轉換為非卓越理財戶口，本行將保留權利從指定客戶於本行開立之任何戶口扣除相等於已贈送之獎賞價值金額，而無須另行通知。
- j. 如有關Family+戶口為聯名戶口，獎賞只適用於第一戶口持有人。

有關Family+開戶獎賞：港幣500現金獎賞（認購指定投資產品）之條款及細則

- a. 指定客戶（只包括全新境外客戶/合資格客戶提升至卓越理財）開戶/提升至卓越理財戶口後，須於同一個月內全新開立Family+戶口。
- b. 指定客戶須由開戶/提升至卓越理財之月份起至其後第三個月之最後一日或之前（「指定日期」）認購指定投資產品累計投資金額達港幣100,000或以上。
- c. 「指定投資產品」為指定客戶於指定日期內，經本行任何交易途徑成功透過一般認購/轉換服務及/或投資融資服務（戶口號碼尾數為388）認購及/或轉換由本行代理之任何基金（但不適用于恒生「基金每月投資計劃」認購之基金、經SimplyFund戶口（戶口號碼尾數為384）認購之基金、不設認購費的基金單位、貨幣市場基金及本行不時指定之基金/基金交易）、成功認購之结构性產品、成功買入之二手市場債券（但不適用于所有經首次公開認購之債券）。
- d. 有關累積投資金額之闡述：
 - 指定投資產品之累積投資金額以港元計算，並只計算所有卓越理財/Family+戶口已完成交易的投资金額，任何已取消或未能成功之投資申請，均不會在釐定累積投資金額時被計算在內。如指定客戶持有多於一個卓越理財/Family+戶口，指定投資產品之累積投資金額將作合併計算。如於指定日期內，所投資的指定投資產品之報價貨幣為非港元，本行將會按2026年1月/2026年2月/2026年3月最後一個交易日由本行釐定之匯率將有關的投資金額兌換成港元，以計算指定客戶於指定日期內的累積投資金額。
 - 指定日期內，若指定客戶之有關投資產品買賣或轉換交易被本行全權釐定下為次數過於頻繁或持有期過短，本行有权于計算有關累積投資金額時拒絕計入相關交易。
- e. 優惠均按每個指定客戶計算。每位指定客戶最多可獲享港幣500現金獎賞，並只可獲享獎賞一次。
- f. 如有關卓越理財/Family+戶口為聯名戶口，獎賞只適用於第一戶口持有人。

時序表A - Family+開戶獎賞：港幣500現金獎賞（認購指定投資產品）

卓越理財開戶/提升及開立Family+戶口之日期 (包括首尾兩天)	于指定日期內認購指定投資產品累計金額達港幣100,000或以上	指定客戶指定月份內須維持： (i) 至少一個Family+戶口每月結余為正數（即結余大於零）；及 (ii) 指定全面理財總值金額	現金獎賞 發放日期
--------------------------------------	---------------------------------	--	--------------

2025年10月1日至31日	由开户/提升至优越理财之月份起至2026年1月31日	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	由开户/提升至优越理财之月份起至2026年2月28日	2026年1月份、2月份及3月份	
2025年12月1日至31日	由开户/提升至优越理财之月份起至2026年3月31日	2026年2月份、3月份及4月份	

有关Family+ 开户奖赏：港币500现金奖赏（完成指定保险产品交易）之条款及细则

- 指定客户（只包括全新境外客户/合资格客户提升至优越理财）开户/提升至优越理财户口后，须于同一个月内全新开立Family+户口。
- 本优惠适用于推广期开始之前并未持有任何由恒生保险有限公司（「恒生保险」）承保的有效人寿保单，或并未向恒生保险递交并正由恒生保险处理中的人寿保单的申请之指定客户（「指定保险客户」）。
- 受本条款及细则所限，指定保险客户须完成下列要求方可获得相关现金奖赏：
 - 于开户/提升至优越理财户口同一个月内以保单持有人身份透过分行/视像遥距投保方式成功申请任何一份指定人寿保险计划（「合资格保单持有人」）；
 - 相关保单必须在相关申请日之后 90 日内成功签发（「合资格保单」）；及
 - 由开户/提升至优越理财之月份其后第三个月之最后一日或之前（「指定日期」）就相关一份合资格保单完成指定保险产品保费交易（不论以月缴或年缴方式）累计金额达港币 100,000 或以上（折扣后）。

如果合资格保单多于一份，本优惠只计算第 c(iii)条中指定保险产品保费交易累计金额最高的合资格保单。

时序表B - Family+ 开户奖赏：港币500现金奖赏（完成指定保险产品交易）

优越理财开户/提升；并 (i) 开立Family+户口；及 (ii) 成功申请指定人寿保险计划 之日期（包括首尾两天）	于指定日期内完成相关一份合资格保单的指定保险产品交易累计金额达港币100,000或以上（折扣后）	指定客户指定月份内须维持： (i) 至少一个Family+ 户口每月结余为正数（即结余大于零）；及 (ii) 指定全面理财总值金额	现金奖赏 发放日期
2025年10月1日至31日	由开户/提升至优越理财之月份起至2026年1月31日	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	由开户/提升至优越理财之月份起至2026年2月28日	2026年1月份、2月份及3月份	
2025年12月1日至31日	由开户/提升至优越理财之月份起至2026年3月31日	2026年2月份、3月份及4月份	

- 指定人寿保险计划包括：(i)「传承」高蓄」人寿保险计划、(ii)「传蓄·飞恒」人寿保险计划、(iii)「聚息通」人寿保险计划、(iv)「爱与承」人寿保险计划及(v)「爱与恒」多货币人寿保险计划。
- 趸缴保费之人寿保险计划并不适用本优惠。
- 任何指定人寿保险计划的无入账、已被取消，或已被退款的投保申请，均不符合作为本优惠中的合资格保单及不适用于本优惠。
- 受制于本优惠所述之条款及细则，只有在冷静期届满并于相关现金奖赏存入时仍然有效的合资格保单才符合本优惠资格。
- 任何最后被取消/退回或被发现为虚假之交易将被视为不合格交易及不适用于本优惠。
- 本优惠由本行及恒生保险共同提供。如遇有关本优惠之任何争议，本行及恒生保险的决定为最终决定，并对所有人士具约束力。

- j. 恒生保险有权根据合资格保单持有人及/或投保人于投保时所提供之资料而决定是否接受有关之投保申请。
- k. 除合资格保单持有人、本行（包括它的继承人及受让方）及恒生保险（包括它的继承人及受让方）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。

有关Family+ 开户奖赏：港币200现金奖赏之条款及细则

- a. 奖赏只适用于指定客户（包括全新境外客户/现有优越理财客户/合资格客户提升至优越理财）于推广期内成功开立 Family+ 户口。

时序表C - Family+ 开户奖赏：港币200现金奖赏

开立Family+ 户口日期 (包括首尾两天)	指定客户指定月份内须维持： (i) 至少一个Family+ 户口每月结余为正数（即结余大于零）；及 (ii) 指定全面理财总值金额	现金奖赏发放日期
2025年10月1日至31日	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	2026年1月份、2月份及3月份	
2025年12月1日至31日	2026年2月份、3月份及4月份	

重要资讯

有关风险评估问卷”

「风险评估问卷」由恒生银行有限公司（「本行」）提供以协助客户了解现时的风险承担程度和投资需要。本行对有关资料及建议的准确性及完整性并无作出任何担保、保证或承诺，亦不负上任何责任。所有意见均根据客户向本行所提供的资料而制定。因应是次分析所讨论过有关客户的需要和对风险所持的态度而提出的意见，祇供客户作出个人投资决定的参考。所有意见不可视为对任何投资产品的销售或购买邀请，亦不当为投资建议。

人寿保险计划：

有关各项人寿保险计划之详尽内容、条款、细则及不保事项，请参阅有关计划之宣传手折/单张并概以保单为准。相关产品风险，请参阅产品小册子。上述人寿保险计划均由恒生保险承保。恒生保险已获香港保险业监管局授权经营，并受其监管。本行为恒生保险之授权保险代理机构及获恒生保险授权分销上述计划，而上述计划乃恒生保险而非本行的产品。投保上述计划须向恒生保险支付保费，恒生保险会向本行就销售上述计划提供佣金及业绩奖金，而本行目前所采取之销售员工花红制度已包含员工多方面之表现，并非只着重销售金额。如阁下于销售过程或处理有关保险产品交易时与本行产生资格争议（定义见有关金融纠纷调解计划的金融纠纷调解中心的职权范围），本行将与阁下进行金融纠纷调解计划程序；然而，对于有关保险产品的合约条款的任何争议，则请阁下与恒生保险直接解决。

风险披露声明

基金投资之风险披露声明：

投资者须注意所有投资均涉及风险（包括可能会损失投资本金），投资基金单位价格或价值可升亦可跌，过往表现并不可作为日后表现的指引。投资者在作出任何投资决定前，应小心阅读及明白有关基金之销售文件（包括基金详情及当中所载之风险因素之全文）及基金投资客户须知。基金乃投资产品，而部分涉及金融衍生工具。投资者应仔细考虑自己的投资目标、投资经验、投资年期、财政状况、风险承受能力、税务后果及特定需要，亦应了解投资产品的性质、条款及风险。投资者如对其投资有任何疑问，请咨询独立的专业意见。

与指数基金有关的风险包括但不限于：

- 追踪误差风险：概不能保证相关基金的表现将与相关指数的表现完全一致，相关基金须支付之收费及支出、有关投资组合重整的时差、相关基金购入或出售相关指数成份股的价格、有关购入或出售时的市场情况、所使用的指数追踪策略或金融衍生工具等因素，将影响该基金相对于相关指数的表现。
- 被动式投资风险：当市况逆转时，基金经理没有任何酌情权拣选个别股票或进行防御。故此，就任何相关指数的下跌，将引致相关基金的价值相应下跌。相关指数的成份可能会改变及现时组成相关指数的股份随后可能会被除牌，及后亦可能会有其他股份加入成为相关指数的成份股。
- 集中风险：相关基金的投资可能会集中在单一或特定行业或一组行业或单一国家/地区。相关基金之表现很大程度上取决于相关单一或特定行业或市场之表现，相关基金可能相对一般作广泛投资之基金而较为反复，因为相关基金较容易受相关单一或特定行业或市场不利情况所影响。为了反映相关指数之成份股之比重，相关基金的投资可能会集中在单一或数只成份股。相关指数及基金的表现或会因一只或数只相关指数成份股的价格波动而受到重大影响。

投资于债券基金须承受的风险，包括但不限于债券基金所投资之债券的发行人的信贷/失责风险、利率风险及流通性风险等。

股票挂钩投资 (ELI) 之风险披露

- 股票挂钩投资 (ELI) 乃涉及金融衍生工具。你不应只单独基于此资料而作出任何投资决定。投资决定是由你自行作出的。除非中介人于销售该产品时已向你解释经考虑你的财务情况、投资经验及投资目标后，此产品是适合你的，并且你充分理解及愿意承担相关风险，否则你不应投资在某一ELI。
- ELI被界定为复杂产品，你应谨慎行事。ELI的市值可能出现波动，你可能损失全部的投资金额。因此，你于作出任何投资决定前，应确保你理解此产品的性质，并细阅ELI的相关发售文件（包括当中所载的风险因素的全文），并在有需要时寻求独立专业意见。
- 流通量风险 - ELI乃为持有直至到期而设计。你可能无法在到期前出售你的ELI。倘你试图在到期前出售ELI，你收取的金额可能远低于你的投资金额。
- 你倚赖ELI发行人的信用可靠性 - ELI构成发行人的一般无抵押非后偿合约责任。当你购买股票挂钩投资，你将倚赖ELI发行人而非其他人士的信用可靠性。根据ELI的条款及细则，你对任何挂钩股票的任何发行人并无任何权利。倘有关ELI发行人变成资不抵债或违反其于产品项下的责任，在最坏情况下，你可能损失大部份甚至全部投资金额。发行人有权提早终止ELI。
- 部分股票挂钩投资于到期时部分保本 - 如你持有ELI至到期且该挂钩投资并未因其他原因被提早终止。
- 投资于ELI并不等同于直接投资挂钩资产。
- 不受投资者赔偿基金保障 - 股票挂钩投资并无于任何证券交易所上市及不受投资者赔偿基金保障。可能没有活跃或高流通量的二级市场。
- 以上并非详尽的风险因素清单。请参阅发售文件。

结构性票据之风险披露

- 结构性票据乃涉及金融衍生工具。你不应只单独基于此资料而作出任何投资决定。投资决定是由你自行作出的。除非中介人于销售此产品时已向你解释经考虑你的财务情况、投资经验及投资目标后，此产品是适合你的，并且你充分理解及愿意承担相关风险，否则你不应投资在某一结构性票据。
- 结构性票据被界定为复杂产品，你应谨慎行事。结构性票据的市值可能出现波动，投资者可能损失其全部投资款项。因此，你于作出任何投资决定前，应确保你理解此产品的性质，并细阅结构性票据的相关发售文件（包括当中所载的风险因素的全文），并在有需要时寻求独立专业意见。
- 你倚赖发行人的信用可靠性 - 结构性票据构成发行人的一般无抵押非后偿合约责任。当你购买产品，你将倚赖发行人而非其他人士的信用可靠性。根据结构性票据的条款及细则，你对挂钩资产的任何发行人并无任何权利。倘发行人变成资

不抵债或违反其于产品项下的责任，在最坏情况下，你可能损失大部份甚至全部投资。发行人有权提早终止结构性票据。

- 部分结构性票据于到期时为100%保本 – 倘该结构性票据未因其他原因被提早终止。
- 投资结构性产品并不等同于直接投资挂钩资产。
- 你应注意此产品有别于普通定期存款及不受香港存款保障计划的保障。
- 不受投资者赔偿基金保障 – 结构性票据并无于任何证券交易所上市及不受投资者赔偿基金保障。可能没有活跃或高流通量的二手市场。
- 如发行人在任何选择性赎回日期行使赎回全部结构性票据的选择权，结构性票据将被提前赎回。
- 以上并非详尽的风险因素清单。请参阅发售文件。

债券或存款证产品之风险披露声明：

- 债券/存款证乃投资产品。投资决定是由阁下自行作出的。但阁下不应投资于债券/存款证，除非中介人于销售该债券/存款证时已向阁下解释经考虑阁下的财政情况、投资经验及目标后，该债券/存款证是适合阁下的。阁下的中介人有责任确保阁下明白本产品的性质及风险，并确保阁下有足够财力承担买卖本产品的风险及潜在损失。
- 债券并非存款，并不应被视为传统定期存款的替代品。
- 存款证并非受保障存款，不受香港的存款保障计划保障。
- 购买债券/存款证的投资者须承受债券/存款证发行人及担保人（如有）的信贷风险。概不保证发行人/担保人违反还款责任时会获得保障。在最坏情况下，倘发行人及担保人（如有）未能于到期时履行其各自在债券/存款证项下的还款责任，阁下可能会损失全部投资款项。
- 人民币并非可自由兑换的货币。因此，投资者买卖以人民币计值的债券和/或存款证将要承受额外风险（例如货币风险）。
- 以上并非详尽的风险因素清单。请参阅相关债券及存款证买卖服务资料单张项下风险因素一节，以了解适用于债券及存款证的其他风险因素。
- 此资料仅并不构成，亦无意作为，也不应被诠释为专业意见、要约、招揽或建议投资于债券或存款证产品。投资者须注意，所有投资涉及风险（包括可能会损失投资本金），债券或存款证产品价格可升亦可跌，而所呈列的过往表现资料并不表示将来亦会有类似的表现。投资者须了解不应只根据此资料而作出任何投资决定。因此，在作出任何投资决定前，投资者应考虑该投资是否适合其本身，包括投资目标、投资经验、投资年期、财政状况、承受能力的风险、税务后果及特定需要，亦应详细阅读相关产品之销售文件及条款细则（包括当中所载之风险因素之全文）。投资者如对其投资有任何疑问，请咨询独立的专业意见。
- 本行并未就此资料所提供的任何一般金融及市场资讯、新闻服务和市场分析、预测及/或意见（「市场资讯」）的公平性、准确性、时限性、完整性或正确性，以及该等市场信息所依据的基准作出任何明文或暗示的保证、陈述、担保或承诺，亦不会就使用及/或依赖此资料内所提供的任何市场信息而负责或承担任何法律责任。
- 投资者须自行评估此资料、预测及/或意见的相关性、准确性及充足性，并作出彼等为该等评估而认为必要或恰当的独立调查。本行并无就其中所述任何投资是否适合或切合任何个别人士的情况作出任何声明或推荐，亦不会就此承担任何责任。

「更特息」投资存款之风险披露

- 「更特息」投资存款（MXI）乃涉及金融衍生工具的结构性产品。你不应该单独基于此资料而作出任何投资决定。投资决定是由你自行作出的。除非中介人于销售此产品时已向你解释经考虑你的财务情况、投资经验及目标后，此产品是适合你的，并且你充分理解及愿意承担相关风险，否则你不应该投资在此产品。因此，你在决定投资此产品前，应确保你理解产品的性质，并细阅 MXI 的相关发售文件（包括当中所载的风险因素的全文），并在有需要时寻求独立专业意见。
- MXI 内含外匯期权。期权交易涉及风险，特别是出售期权。虽然出售期权所收取的期权金为固定，你仍可能蒙受超过该期权金的损失，且你可能有重大损失。

- 你应注意 MXI 有别于一般定期存款，故不应被视为一般定期存款或其替代品。此产品并非受保障存款，不受香港的存款保障计划保障。
- 此产品收益只限于其存款利息面值，并只会于到期时支付。本金及利息将以存款货币与挂钩货币两者中相对贬值者支付。你须承担由货币贬值引致的潜在亏损，而亏损亦可能相当重大。如此产品于到期前提取，你亦须负担所需之费用。此等亏损及费用可能减少是项 MXI 之利息收益及本金。
- 你将承担本行（作为发行人）的信贷风险。此产品并无以任何抵押品作抵押。倘本行无力偿债或未能履行其于此产品项下的责任，在最坏情况下，你可能损失你的全部投资金额。
- MXI 并无于任何证券交易所上市及不受投资者赔偿基金保障。
- 投资于 MXI 有别于直接买入挂钩货币。
- 人民币受限于中国政府的外汇管制，故你投资于涉及人民币的 MXI 将要承受人民币的货币风险。
- 本行有权在若干情况下调整 MXI 的若干条款及细则（包括部分主要日期）或提早终止 MXI。此有可能对产品的回报有不利影响。

外汇挂钩保本投资存款风险披露

- 外汇挂钩保本投资存款（CPI）乃涉及金融衍生工具的结构性产品。你不应只单独基于此资料而作出任何投资决定。投资决定是由你自行作出的。除非中介人于销售此产品时已向你解释经考虑你的财务情况、投资经验及目标后，此产品是适合你的，并且你充分理解及愿意承担相关风险，否则你不应投资在此产品。你于作出任何投资决定前，应确保你理解此产品的性质，并细阅 CPI 的相关发售文件（包括当中所载的风险因素的全文），并在有需要时寻求独立专业意见。
- CPI 内含外汇期权。期权交易涉及风险，就算是购买期权。如市场走势与你预期相反，该期权有机会变得无价值。
- 你应注意 CPI 有别于一般定期存款，故不应被视为一般定期存款或其替代品。此产品并非受保障存款，不受香港的存款保障计划保障。
- 你需理解 CPI 仅于到期时保本及你将承担本行（作为发行人）的信贷风险。此产品并无以任何抵押品作抵押。倘本行无力偿债或未能履行其于此产品项下的责任，在最坏情况下，你可能损失你的全部投资金额。
- CPI 并无于任何证券交易所上市及不受投资者赔偿基金保障。
- 投资于 CPI 有别于直接买入挂钩货币组合。
- 人民币受限于中国政府的外汇管制，故你投资于涉及人民币的 CPI 将要承受人民币的货币风险。
- 本行有权在若干情况下调整 CPI 的若干条款及细则（包括部分主要日期）或提早终止 CPI。此有可能对产品的回报 / 派息（如有）有不利影响。

投资者不应只单独基于本资料而作出任何投资决定，而应详细阅读有关之风险披露声明。

此宣传品未经香港证券及期货事务监察委员会（「证监会」）审核。此宣传品所包含的信息祇供一般资料及参考之用，不拟提供作为专业投资或其他意见。此不拟构成投资决定的基础。阁下不应只根据此宣传品所包含的资料和服务而作出任何投资决定。在作出任何投资决定的前，阁下应先考虑自己的个人情况，包括但不限于个人的财政状况、投资经验以及投资目标，及应考虑产品投资的性质、条款以及风险。阁下需要时应寻求适当之专业意见。

此宣传品不拟提供，亦不应被视为或依赖为提供法律、税务的意见或投资建议。

恒生優越理財境外客戶迎新優惠 (2025 年 10 月至 12 月) 之條款及細則**1. 一般條款及細則**

- a. 除另有註明外，恒生優越理財境外客戶迎新優惠之推廣期為2025年10月1日至2025年12月31日，包括首尾兩天（「推廣期」）。
- b. 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. 恒生優越理財境外客戶迎新優惠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。

2. 優越理財境外客戶「全面理財總值」獎賞條款及細則

- a. 除另有註明外，優越理財境外客戶「全面理財總值」獎賞只適用於推廣期內，符合指定開戶條件，並於本行分行新開立 / 提升至優越理財之綜合戶口（「優越理財」）及於本行持有非香港通訊及 / 或非香港居住地址之客戶（「合資格客戶」），不包括：
 - (i) 現時單名或聯名持有優越理財之客戶；或
 - (ii) 於開戶/提升戶口之月份起前十二個月內曾經持有單名或聯名優越理財之客戶；或
 - (iii) 於任何期間被結束任何戶口之客戶；或
 - (iv) 於本行持有香港特別行政區通訊及居住地址之客戶，如有任何爭議，以本行記錄為準。
- b. 「全新境外客戶」指合資格客戶於推廣期內開立全新優越理財之客戶及於本行持有非香港通訊及 / 或非香港居住地址之客戶，但不包括：
 - (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（包括優越理財、優進理財、Green Banking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內曾經持有上述戶口之客戶；或
 - (iii) 於任何期間被結束上述戶口之客戶；或
 - (iv) 於本行持有香港特別行政區通訊及居住地址之客戶，如有任何爭議，以本行記錄為準。
- c. 如有關優越理財為聯名戶口，獎賞只適用於第一戶口持有人。
- d. 「全面理財總值」包括合資格客戶名下所有戶口每月之存款、黃金戶口、證券、基金、已動用之透支額、信用卡現金透支及私人貸款結欠金額之每日平均總和以及經本行代理銷售的指定人壽保險計劃（註冊自願醫保產品除外）之已繳累積保費及恒生強積金結餘。如綜合戶口為單名持有，合資格客戶之其他聯名戶口亦計算在內。
- e. 合資格客戶須於開立/提升至優越理財下一個月的最後一日或之前存入以下指定「全面理財總值」增長金額及使用轉數快/跨境支付通存入任意金額，並於開立/提升至優越理財後第二個月、第三個月及第四個月維持指定「全面理財總值」增長金額，將可獲贈相應之現金獎賞（詳情見下表）。「全面理財總值」增長金額即開立/提升至優越理財其後第二個月、第三個月及第四個月之「全面理財總值」超越開立/提升至優越理財前一個月的「全面理財總值」之「全面理財總值」差額（詳情見下列時序表）。如根據記錄合資格客戶之指定「全面理財總值」增長金額總值於第二個月、第三個月及第四個月有所不同，可獲之現金回贈金額將以較低的「全面理財總值」增長金額總值為準。如合資格客戶於開立/提升至優越理財前的一個月並未持有任何本行之銀行戶口，該個月的「全面理財總值」設定為零。
- f. 合資格客戶必須於推廣期後一個月內（即2026年1月31日或之前）完成以下事項，以獲贈相應之現金獎賞：

- (i) 成功登記成為恒生個人e-Banking用戶，並於現金獎賞發放前仍然維持其有效的e-Banking戶口及；
- (ii) 完成「風險評估問卷」或其「風險評估問卷」紀錄於2026年1月31日仍然有效。
- (iii) **全新境外客戶**開立優越理財：

指定「全面理財總值」增長金額	現金獎賞金額	
	持有有效投資戶口 ^{*#} 或轉用恒生PayDay ⁺ 出糧服務 ^{&}	並未持有有效投資戶口 [*] 及未轉用恒生PayDay ⁺ 出糧服務 ^{&}
港幣5,000,000或以上	港幣23,500	港幣22,500
港幣3,000,000 – <港幣5,000,000	港幣12,000	港幣11,000
港幣1,000,000 – <港幣3,000,000	港幣6,000	港幣5,000
港幣500,000 – <港幣1,000,000	港幣4,000	港幣3,000
港幣200,000 – <港幣500,000	港幣2,000	港幣1,000

- (iv) **現有合資格客戶提升**至優越理財，並於提升至優越理財後的第二個月、第三個月及第四個月內維持最少港幣1,000,000之「全面理財總值」：

指定「全面理財總值」增長金額	現金獎賞金額	
	持有有效投資戶口 ^{*#} 或轉用恒生PayDay ⁺ 出糧服務 ^{&}	並未持有有效投資戶口 [*] 及未轉用恒生PayDay ⁺ 出糧服務 ^{&}
港幣5,000,000或以上	港幣23,500	港幣22,500
港幣3,000,000 – <港幣5,000,000	港幣12,000	港幣11,000
港幣1,000,000 – <港幣3,000,000	港幣6,000	港幣5,000
港幣500,000 – <港幣1,000,000	港幣4,000	港幣3,000
港幣200,000 – <港幣500,000	港幣2,000	港幣1,000

* 「投資戶口」只包括綜合戶口內之證券戶口（戶口號碼尾數為085）或基金投資戶口（戶口號碼尾數為382）。

合資格客戶須於2026年1月31日或之前啟動或持有投資戶口，並於2026年6月30日前仍然維持其有效的投資戶口，以獲贈相應之現金獎賞。

& 合資格客戶必須符合以下要求（「合資格出糧戶口客戶」）：

- (i) 如下表所示，客戶須根據開立/提升至優越理財戶口月份，在指定期間於本行之任何單名/聯名戶口（包括以第二戶主身份持有的聯名戶口）沒有出糧紀錄；及
- (ii) 如下表所示，客戶須根據開立/提升至優越理財戶口月份，在指定截止日期或之前成功設立PayDay⁺出糧戶口服務並於優越理財之綜合戶口（「合資格出糧戶口」）錄得首次出糧紀錄，該出糧紀錄必須為港幣50,000或以上及僱主以自動轉賬方式由公司戶口直接存入至合資格出糧戶口內（「合資格出糧紀錄」）。錄得首次合資格出糧紀錄後，客戶的合資格出糧戶口須於每個曆月持續維持合資格出糧紀錄至2026年6月30日。客戶的合資格出糧客戶身份會在錄得合資格出糧紀錄的下一個月份的第七個工作日更新。就本獎賞而言，工作日指星期一至星期六（不包括公眾假期）。

- (iii) 只有指明作出糧用途並獲本行系統確認的新金轉賬指示會被視為合資格出糧紀錄。如果僱主在公眾假期或銀行截數時間後進行新金轉賬，有關指示會在下一個工作日處理。如果此工作日落在下一個月份(M)，客戶的合資格出糧客戶身份將順延至再下一個月(M+1)的第七個工作日更新。如對「合資格出糧紀錄」的定義或「合資格出糧客戶」身份有任何爭議，本行保留最終決定權。

開立 / 提升優越理財戶口月份	不可持有出糧紀錄月份	轉用恒生 PayDay ⁺ 出糧戶口服務之截止日期	現金獎賞存入日期
2025 年 10 月	2025 年 7 月至 2025 年 9 月	2026 年 2 月 28 日	2026 年 6 月 30 日或之前
2025 年 11 月	2025 年 8 月至 2025 年 10 月	2026 年 3 月 31 日	
2025 年 12 月	2025 年 9 月至 2025 年 11 月	2026 年 4 月 30 日	

(iv) 本出糧獎賞只適用於以港元作為出糧貨幣之合資格出糧客戶。

(v) 本出糧獎賞不適用於本行職員。

- g. 每位合資格客戶最多只能獲享獎賞一次。
- h. 合資格客戶於推廣期內開立/提升至優越理財，本行將於2026年6月30日或之前將有關之現金獎賞以港元存入合資格客戶名下之或之前將有關之現金獎賞以港元存入合資格客戶名下之優越理財戶口內，合資格客戶亦需於2026年6月30日仍然持有優越理財戶口，及於該日前沒有取消或調低相關戶口之級別，方可獲享現金獎賞。

時序表

新開立/提升至優越理財戶口日期 (包括首尾兩天)	指定「全面理財總值」增長金額對比月份	存入指定「全面理財總值」增長金額及使用轉數快/跨境支付通存入任意金額	維持指定「全面理財總值」增長金額及「全面理財總值」之月份	「全面理財總值」現金獎賞發放日期
2025年10月1日至31日	2025年9月	2025年11月30日或之前	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	2025年10月	2025年12月31日或之前	2026年1月份、2月份及3月份	
2025年12月1日至31日	2025年11月	2026年1月31日或之前	2026年2月份、3月份及4月份	

例子1：假設全新境外客戶於2025年10月開立優越理財戶口及啟動投資戶口，開立優越理財戶口的前一個月(2025年9月)之「全面理財總值」則為港幣 0:

	2025年12月之「全面理財總值」(港幣)	2026 年 1 月之「全面理財總值」(港幣)	2026年2月之「全面理財總值」(港幣)	最低之「全面理財總值」增長金額 (港幣)	現金獎賞金額 (港幣)
情景1	2,000,000	3,000,000	2,500,000	2,000,000	6,000
情景2	500,000	800,000	500,000	500,000	4,000
情景3	500,000	800,000	100,000	100,000	不適用* (未能符合最少指定「全面理財總值」增長金額港幣200,000之要求)

例子2：假設現有客戶於2025年10月提升至優越理財及啟動投資戶口，提升至優越理財戶口的前一個月(2025年9月)之「全面理財總值」則為港幣 950,000:

	2025年12月之「全面理財總值」(港幣)	2026年1月之「全面理財總值」(港幣)	2026年2月之「全面理財總值」(港幣)	最低之「全面理財總值」增長金額(港幣)	現金獎賞金額(港幣)
情景1	1,950,000	2,000,000	2,100,000	1,000,000	6,000
情景2	1,300,000	1,450,000	1,250,000	300,000	2,000
情景3	1,100,000	1,000,000	1,150,000	50,000	不適用* (未能符合最少指定「全面理財總值」增長金額港幣200,000之要求)
情景4	2,000,000	2,300,000	980,000	30,000	不適用* (未能符合最少指定「全面理財總值」增長金額港幣200,000之要求及「全面理財總值」未能符合於第二個月、第三個月及第四個月內必須維持最少港幣1,000,000之要求)

- i. 如合資格客戶於推廣期內新開立 / 提升多於一個優越理財 (包括單名或聯名之優越理財) , 本行將以較先開立 / 提升之優越理財為準, 並以該戶口計算所得之獎賞。
- j. 如合資格客戶於推廣期內同時新開立 / 提升至優越及優進理財, 並符合優越理財之全面理財總值獎賞要求, 本行將按照當時優越理財之獎賞計算所得之全面理財總值獎賞, 而有關之優進理財獎賞將不適用。
- k. 如合資格客戶於推廣期內同時新開立 / 提升至優越理財及優越私人理財, 並符合優越理財及優越私人理財迎新獎賞之全面理財總值獎賞要求, 本行將按照當時較高之現金獎賞贈予合資格客戶。而有關之較低獎賞將不適用。

例子3: 假設現有客戶於2025年10月提升至優越理財及優越私人理財, 並啟動投資戶口, 提升至優越理財戶口的前一個月(2025年9月)之「全面理財總值」則為港幣 7,900,000:

	2025年12月之「全面理財總值」(港幣)	2026年1月之「全面理財總值」(港幣)	2026年2月之「全面理財總值」(港幣)	最低之「全面理財總值」增長金額(港幣)	現金獎賞金額(港幣)		合資格客戶可獲贈之現金獎賞金額(港幣)
					優越私人理財	優越理財	
情景1	8,900,000	9,000,000	9,100,000	1,000,000	6,000	6,000	6,000
情景2	8,300,000	8,450,000	8,250,000	300,000	不適用* (未能符合最少指定「全面理財總值」增長金額港幣1,000,000之要求)	2,000	2,000
情景3	8,000,000	8,300,000	7,980,000	80,000	不適用* (未能符合優越理財最少指定「全面理財總值」增長金額港幣200,000之要求或優越私人理財最少指定「全面理財總值」增長金額港幣1,000,000之要求及優越私人理財「全面理財總值」未能符合於第二個月、第三個月及第四個月內必須維持最少港幣8,000,000之要求)		

- l. 於獲贈優越理財境外客戶「全面理財總值」獎賞時, 合資格客戶必須仍然持有有效之優越理財及持有非香港通訊及/或非香港居住地址。倘合資格客戶於獲贈獎賞時取消上述優越理財或轉換為非優越理財戶口, 本行將保留權利從合資格客戶於本行開立之任何戶口扣除相等於已贈送之獎賞價值金額, 而無須另行通知。

- m. 如客戶就有關優越理財境外客戶「全面理財總值」獎賞資格及派發有任何疑問，可於2026年12月31日前向本行查詢，否則將被視為放棄獎賞資格(如有)。在此情況下本行就相關獎賞將不承擔任何責任或義務。

6. 網上投資服務大抽獎

全新境外客戶於推廣期內成功於優越理財存入金額達港幣100,000，而其中任意金額是以轉數快或跨境支付通存入，即可獲抽獎機會一次，有機會贏取港幣10,000 Apple Store禮品卡（名額共20個）或恒生財神金牌（五克）一塊（名額共20個）。受條款及細則約束。詳情請瀏覽hangseng.com/invpromo。

7. 優越理財境外客戶親友推薦賞（「境外親友推薦賞」）條款及細則

- s. 如欲參與境外親友推薦賞，推薦人須持有本行任何類別之銀行賬戶（包括：港幣／外幣之儲蓄、往來、定期存款賬戶或任何綜合賬戶，即優越私人理財之綜合戶口（「優越私人理財」）、優越理財之綜合戶口（「優越理財」）、優進理財之綜合戶口（「優進理財」）或任何綜合戶口）（「推薦人」）。
- t. 如欲參與境外親友推薦賞，推薦人必須於推廣期內推薦境外客戶（「受薦人」）開立全新優越理財綜合戶口成為（「全新境外客戶」）。全新境外客戶不包括：
- (v) 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
 - (vi) 於開戶月起前十二個月曾經持有任何以上戶口之客戶；或
 - (vii) 於任何期間被結束上述戶口之客戶；或
 - (viii) 於本行持有香港特別行政區通訊及居住地址之客戶，如有任何爭議，以本行記錄為準
- u. 推薦人須於推廣期內於本行網站完成「網上推薦表格」hangseng.com/mgm2。成功遞交「網上推薦表格」後，附有境外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。
- v. 受薦人必須於推廣期內成功遞交「網上受薦表格」hangseng.com/pics1，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。
- w. 推薦人如欲獲享境外親友推薦賞獎賞，每一位受薦人必須於推廣期內成為全新境外客戶並符合下表所示之指定要求：

指定要求	
於開立優越理財下一個月的最後一日或之前存入以下指定「全面理財總值」增長金額，並滿足上述優越理財境外客戶「全面理財總值」獎賞的條件及；	
指定「全面理財總值」增長金額	推薦人可獲贈之獎賞 (「推薦獎賞」)
港幣1,000,000 或以上	港幣2,000現金獎賞
港幣200,000 – <港幣1,000,000	港幣1,000現金券

- x. 每位推薦人可推薦多於一位受薦人開立新戶口，推薦獎賞不設上限。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，將不能獲得推薦獎賞。
- y. 儘管上述條款(e)另有規定，推薦人於推廣期內成功推薦受薦人開立全新優越理財並滿足上述條款(c)及(d)的要求，推薦人即可獲「網上投資服務大抽獎」抽獎機會一次，有機會贏取港幣10,000 Apple Store禮品卡（名額共20個）或恒生財神金牌（五克）一塊（名額共20個）。受條款及細則約束。詳情請瀏覽hangseng.com/invpromo。
- z. 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推薦獎賞。
- aa. 如多於一位推薦人推薦同一位受薦人，推薦獎賞將贈予該受薦人首項「網上受薦表格」紀錄之推薦人。

- bb. 推薦人不可推薦自己新開立賬戶以享以上推薦人獎賞。推薦人與受薦人不可互相推薦開立優越理財。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。
- cc. 本行員工不可以推薦人身份參與境外親友推薦賞。
- dd. 本行根據受薦人之開戶日期發放有關推薦獎賞給推薦人，推薦獎賞發放日期如下表所示。

受薦人之開戶日期	推薦獎賞發放日期
2025年10月1日至2025年12月31日	2026年6月30日或之前

- ee. 當推薦獎賞發給予推薦人之有關戶口時，推薦人必須為本行現有客戶並維持有效之銀行賬戶，及受薦人之優越理財戶口必須有效及持有非香港通訊及/或非香港居住地址；否則，有關推薦獎賞將被取消而不予通知。
- ff. 如客戶就有關「境外親友推薦賞」獎賞資格及派發有任何疑問，可於2026年12月31日前向本行查詢，否則將被視為放棄獎賞資格(如有)。在此情況下本行就相關獎賞不承擔任何責任或義務。

有關港幣 1,000 現金券之條款及細則

- gg. 現金券數量有限，送完即止。如現金券送罄，本行保留隨時以其他禮品取代之權利，而無須另行通知。該禮品之價值及種類可能與是次推廣優惠所提供的現金券不相同。
- hh. 現金券不可兌換現金、其他產品、服務或優惠及不可轉換其他禮品。現金券的使用須受有關供應商/商戶所定的條款及細則約束。
- ii. 現金券如有遺失、損毀或未能於限期前使用，恕不獲補發。
- jj. 本行並非現金券之供應商，故此不會承擔與其有關之任何責任。一切有關現金券之爭議，均應由客戶直接與有關供應商/商戶自行解決。

8. 優越理財首6個月新資金存入寬限期

合資格客戶於首6個月可享優越理財新資金存入寬限期以豁免低額結存服務費。首6個月寬限期後，倘過去一個月「全面理財總值」低於港幣1,000,000，月費將自動轉回一般優越理財之收費。倘過去一個月之「全面理財總值」低於港幣1,000,000或港幣500,000，優越理財月費分別為港幣40或港幣340。有關月費詳情，請向本行職員查詢。

5. Family+ 開戶獎賞之條款及細則

- k. 推廣期為2025年10月1日至2025年12月31日，包括首尾兩天（「推廣期」）。
- l. 獎賞只適用於優越理財客戶於指定時間內全新開立Family+戶口（「指定客戶」）並完成指定要求，但不包括：
- (iii) 現時持有單名或聯名Family+戶口之客戶；或
 - (iv) 於開立Family+戶口之月份起前十二個月內曾經持有單名或聯名Family+戶口之客戶。
- m. 指定客戶於成功開立Family+戶口後的第二、第三及第四個月（「指定月份」）內須維持至少一個Family+戶口每月結餘為正數（即結餘大於零）。
- n. 指定客戶於成功開立Family+戶口後的第二、第三及第四個月（「指定月份」）內須維持指定「全面理財總值」金額：
- (iii) **全新境外客戶**於指定月份內維持「全面理財總值」達港幣200,000或以上；或
 - (iv) **現有優越理財客戶 / 合資格客戶提升至優越理財**於指定月份內維持「全面理財總值」達港幣1,000,000或以上。
- o. 指定客戶滿足上述第5(c)條及第5(d)條之要求，並符合以下指定投資產品認購或保險產品成交累計金額，可按下表享相對應的現金獎賞：

指定客戶	指定投資產品認購或保險產品成交累計金額（其中一項）	現金獎賞
<ul style="list-style-type: none"> • 全新境外客戶 • 合資格客戶提升至優越理財 	港幣100,000或以上 [^]	港幣500

<ul style="list-style-type: none"> 全新境外客戶 現有優越理財客戶 合資格客戶提升至優越理財 	-	港幣200
--	---	-------

[^] 指定客戶須完成以下其中一項，而不可合併計算：

(iii) 認購指定投資產品累計投資金額達港幣100,000或以上；或

(iv) 相關一份合資格保單的指定保險產品交易累計金額達港幣100,000或以上（折扣後）

p. 每位指定客戶最多可獲享港幣500現金獎賞，並只可獲享獎賞一次。

q. 本行將於2026年6月30日或之前將有關之現金獎賞以港元存入指定客戶名下之優越理財戶口內，指定客戶亦需於2026年6月30日仍然持有優越理財戶口及Family+戶口，及於該日前沒有取消或調低相關戶口之級別，方可獲享現金獎賞。

r. 如指定客戶於推廣期內開立多於一個附加Family+戶口，本行將以較先開立之Family+戶口之開立日期為準，並以此計算所得之獎賞。

s. 於獲贈獎賞時，指定客戶必須仍然持有有效之優越理財及 Family+戶口及持有非香港通訊及/或非香港居住地址。倘指定客戶於獲贈獎賞時取消上述優越理財或 Family+戶口，或轉換為非優越理財戶口，本行將保留權利從指定客戶於本行開立之任何戶口扣除相等於已贈送之獎賞價值金額，而無須另行通知。

t. 如有關Family+戶口為聯名戶口，獎賞只適用於第一戶口持有人。

有關Family+開戶獎賞：港幣500現金獎賞（認購指定投資產品）之條款及細則

g. 指定客戶（只包括全新境外客戶 / 合資格客戶提升至優越理財）開戶 / 提升至優越理財戶口後，須於同一個月內全新開立Family+戶口。

h. 指定客戶須由開戶 / 提升至優越理財之月份起至其後第三個月之最後一日或之前（「指定日期」）認購指定投資產品累計投資金額達港幣 100,000 或以上。

i. 「指定投資產品」為指定客戶於指定日期內，經本行任何交易途徑成功透過一般認購/轉換服務及 / 或投資融資服務（戶口號碼尾數為388）認購及 / 或轉換由本行代理之任何基金（但不適於經恒生「基金每月投資計劃」認購之基金、經 SimplyFund 戶口（戶口號碼尾數為384）認購之基金、不設認購費的基金單位、貨幣市場基金及本行不時指定之基金 / 基金交易）、成功認購之結構性產品、成功買入之二手市場債券（但不適於所有經首次公開認購之債券）。

j. 有關累積投資金額之闡述：

- 指定投資產品之累積投資金額以港元計算，並只計算所有優越理財/Family+戶口已完成交易的投資金額，任何已取消或未能成功之投資申請，均不會在釐定累積投資金額時被計算在內。如指定客戶持有多於一個優越理財/Family+戶口，指定投資產品之累積投資金額將作合併計算。如於指定日期內，所投資的指定投資產品之報價貨幣為非港元，本行將會按2026年1月/ 2026年2月/ 2026年3月最後一個交易日由本行釐定之匯率將有關的投資金額兌換成港元，以計算指定客戶於指定日期內的累積投資金額。
- 於指定日期內，若指定客戶之有關投資產品買賣或轉換交易被本行全權釐定下定為次數過於頻繁或持有期過短，本行有權於計算有關累積投資金額時拒絕計入相關交易。

k. 優惠均按每個指定客戶計算。每位指定客戶最多可獲享港幣500現金獎賞，並只可獲享獎賞一次。

l. 如有關優越理財/Family+戶口為聯名戶口，獎賞只適用於第一戶口持有人。

時序表A - Family+開戶獎賞：港幣500現金獎賞（認購指定投資產品）

優越理財開戶 / 提升及開立Family+戶口之日期 (包括首尾兩天)	於指定日期內認購指定投資產品累計金額達港幣100,000或以上	指定客戶於指定月份內須維持： (iii) 至少一個Family+ 戶口每月結餘為正數 (即結餘大於零)；及 (iv) 指定「全面理財總值」金額	現金獎賞發放日期
--	---------------------------------	---	----------

2025年10月1日至31日	由開戶 / 提升至優越理財之月份起至2026年1月31日	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	由開戶 / 提升至優越理財之月份起至2026年2月28日	2026年1月份、2月份及3月份	
2025年12月1日至31日	由開戶 / 提升至優越理財之月份起至2026年3月31日	2026年2月份、3月份及4月份	

有關Family+開戶獎賞：港幣500現金獎賞（完成指定保險產品交易）之條款及細則

- l. 指定客戶（只包括全新境外客戶 / 合資格客戶提升至優越理財）開戶 / 提升至優越理財戶口後，須於同一個月內全新開立Family+戶口。
- m. 本優惠適用於推廣期開始之前並未持有任何由恒生保險有限公司（「恒生保險」）承保的有效人壽保單，或並未向恒生保險遞交並正由恒生保險處理中的人壽保單的申請之指定客戶（「指定保險客戶」）。
- n. 受本條款及細則所限，指定保險客戶須完成下列要求方可獲得相關現金獎賞：
 - (i) 於開戶 / 提升至優越理財戶口同一個月內以保單持有人身份透過分行/視像遙距投保方式成功申請任何一份指定人壽保險計劃（「合資格保單持有人」）；
 - (ii) 相關保單必須在相關申請日之後 90 日內成功簽發（「合資格保單」）；及
 - (iii) 由開戶 / 提升至優越理財之月份其後第三個月之最後一日或之前（「指定日期」）就相關一份合資格保單完成指定保險產品保費交易（不論以月繳或年繳方式）累計金額達港幣 100,000 或以上（折扣後）。

如果合資格保單多於一份，本優惠只計算第 c(iii)條中指定保險產品保費交易累計金額最高的合資格保單。

時序表B - Family+開戶獎賞：港幣500現金獎賞（完成指定保險產品交易）

優越理財開戶 / 提升；並 (iii) 開立Family+戶口；及 (iv) 成功申請指定人壽保險計劃 之日期（包括首尾兩天）	於指定日期內完成相關一份合資格保單的指定保險產品交易累計金額達港幣100,000或以上（折扣後）	指定客戶於指定月份內須維持： (iii) 至少一個Family+ 戶口每月結餘為正數（即結餘大於零）；及 (iv) 指定「全面理財總值」金額	現金獎賞 發放日期
2025年10月1日至31日	由開戶 / 提升至優越理財之月份起至2026年1月31日	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	由開戶 / 提升至優越理財之月份起至2026年2月28日	2026年1月份、2月份及3月份	
2025年12月1日至31日	由開戶 / 提升至優越理財之月份起至2026年3月31日	2026年2月份、3月份及4月份	

- o. 指定人壽保險計劃包括：(i)「傳承•高蓄」人壽保險計劃、(ii)「傳蓄•飛恒」人壽保險計劃、(iii)「聚息通」人壽保險計劃、(iv)「愛與承」人壽保險計劃及(v)「愛與恒」多貨幣人壽保險計劃。
- p. 躉繳保費之人壽保險計劃並不適用本優惠。
- q. 任何指定人壽保險計劃的無入賬、已被取消，或已被退款的投保申請，均不符合作為本優惠中的合資格保單及不適用於本優惠。
- r. 受制於本優惠所述之條款及細則，只有在冷靜期屆滿並於相關現金獎賞存入時仍然有效的合資格保單才符合本優惠資格。
- s. 任何最後被取消 / 退回或被發現為虛假之交易將被視為不合資格交易及不適用於本優惠。
- t. 本優惠由本行及恒生保險共同提供。如遇有關本優惠之任何爭議，本行及恒生保險的決定為最終決定，並對所有人士具約束力。

- u. 恒生保險有權根據合資格保單持有人及/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。
- v. 除合資格保單持有人、本行（包括它的繼承人及受讓人）及恒生保險（包括它的繼承人及受讓人）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。

有關Family+開戶獎賞：港幣200現金獎賞之條款及細則

- b. 獎賞只適用於指定客戶（包括全新境外客戶 / 現有優越理財客戶 / 合資格客戶提升至優越理財）於推廣期內成功開立Family+戶口。

時序表C - Family+開戶獎賞：港幣200現金獎賞

開立Family+戶口日期 (包括首尾兩天)	指定客戶於指定月份內須維持： (iii) 至少一個Family+戶口每月結餘為正數(即結餘大於零)；及 (iv) 指定「全面理財總值」金額	現金獎賞發放日期
2025年10月1日至31日	2025年12月份、2026年1月份及2月份	2026年6月30日或之前
2025年11月1日至30日	2026年1月份、2月份及3月份	
2025年12月1日至31日	2026年2月份、3月份及4月份	

重要資訊

有關「風險評估問卷」

「風險評估問卷」由恒生銀行有限公司（「本行」）提供以協助客戶了解現時的風險承擔程度和投資需要。本行對有關資料及建議的準確性及完整性並無作出任何擔保、保證或承諾，亦不負上任何責任。所有意見均根據客戶向本行所提供的資料而制定。因應是次分析所討論有關客戶的需要和對風險所持的態度而提出的意見，祇供客戶作出個人投資決定的參考。所有意見不可視為對任何投資產品的銷售或購買邀請，亦不應當為投資建議。

人壽保險計劃：

有關各項人壽保險計劃之詳盡內容、條款、細則及不保事項，請參閱有關計劃之宣傳手摺 / 單張並概以保單為準。相關產品風險，請參閱產品小冊子。上述人壽保險計劃均由恒生保險承保。恒生保險已獲香港保險業監管局授權經營，並受其監管。本行為恒生保險之授權保險代理機構及獲恒生保險授權分銷上述計劃，而上述計劃乃恒生保險而非本行的產品。投保上述計劃須向恒生保險支付保費，恒生保險會向本行就銷售上述計劃提供佣金及業績獎金，而本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。如閣下於銷售過程或處理有關保險產品交易時與本行產生合資格爭議（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），本行將與閣下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，則請閣下與恒生保險直接解決。

風險披露聲明

基金投資之風險披露聲明：

投資者須注意所有投資均涉及風險（包括可能會損失投資本金），投資基金單位價格或價值可升亦可跌，過往表現並不可作為日後表現的指引。投資者在作出任何投資決定前，應小心閱讀及明白有關基金之銷售文件（包括基金詳情及當中所載之風險因素之全文）及基金投資客戶須知。基金乃投資產品，而部分涉及金融衍生工具。投資者應仔細考慮自己的投資目標、投資經驗、投資年期、財政狀況、風險承受能力、稅務後果及特定需要，亦應了解投資產品的性質、條款及風險。投資者如對其投資有任何疑問，請諮詢獨立的專業意見。

與指數基金有關的風險包括但不限於：

- 追蹤誤差風險：概不能保證相關基金的表現將與相關指數的表現完全一致，相關基金須支付之收費及支出、有關投資組合重整的時差、相關基金購入或出售相關指數成份股的價格、有關購入或出售時的市場情況、所使用的指數追蹤策略或金融衍生工具等因素，將影響該基金相對於相關指數的表現。
- 被動式投資風險：當市況逆轉時，基金經理沒有任何酌情權揀選個別股票或進行防禦。故此，就任何相關指數的下跌，將引致相關基金的價值相應下跌。相關指數的成份可能會改變及現時組成相關指數的股份隨後可能會被除牌，及後亦可能有其他股份加入成為相關指數的成份股。
- 集中風險：相關基金的投資可能會集中在單一或特定行業或一組行業或單一國家 / 地區。相關基金之表現很大程度上取決於相關單一或特定行業或市場之表現，相關基金可能相對一般作廣泛投資之基金而較為反覆，因為相關基金較容易受相關單一或特定行業或市場不利情況所影響。為了反映相關指數之成份股之比重，相關基金的投資可能會集中在單一或數只成份股。相關指數及基金的表現或會因一隻或數只相關指數成份股的價格波動而受到重大影響。

投資於債券基金須承受的風險，包括但不限於債券基金所投資之債券的發行人的信貸 / 失責風險、利率風險及流通性風險等。

股票掛鈎投資(ELI)之風險披露

- 股票掛鈎投資(ELI)乃涉及金融衍生工具。你不應只單獨基於此資料而作出任何投資決定。投資決定是由你自行作出的。除非中介人於銷售該產品時已向你解釋經考慮你的財務情況、投資經驗及投資目標後，此產品是適合你的，并且你充分理解及願意承擔相關風險，否則你不應投資在某一ELI。
- ELI被界定為複雜產品，你應謹慎行事。ELI的市值可能出現波動，你可能損失全部的投資金額。因此，你於作出任何投資決定前，應確保你理解此產品的性質，並細閱ELI的相關發售文件(包括當中所載的風險因素的全文)，並在有需要時尋求獨立專業意見。
- 流通量風險 - ELI乃為持有直至到期而設計。你可能無法在到期前出售你的ELI。倘你試圖在到期前出售ELI，你收取的金額可能遠低於你的投資金額。
- 你倚賴ELI發行人的信用可靠性 - ELI構成發行人的一般無抵押非後償合約責任。當你購買股票掛鈎投資，你將倚賴ELI發行人而非其他人士的信用可靠性。根據ELI的條款及細則，你對任何掛鈎股票的任何發行人並無任何權利。倘有關ELI發行人變成資不抵債或違反其於產品項下的責任，在最壞情況下，你可能損失大部份甚至全部投資金額。發行人有權提早終止ELI。
- 部分股票掛鈎投資於到期時部分保本 - 如你持有ELI至到期且該掛鈎投資並未因其他原因被提早終止。
- 投資於ELI並不同於直接投資掛鈎資產。
- 不受投資者賠償基金保障 - 股票掛鈎投資並無於任何證券交易所上市及不受投資者賠償基金保障。可能沒有活躍或高流通量的二手市場。
- 以上並非詳盡的風險因素清單。請參閱發售文件。

結構性票據之風險披露

- 結構性票據乃涉及金融衍生工具。你不應只單獨基於此資料而作出任何投資決定。投資決定是由你自行作出的。除非中介人於銷售此產品時已向你解釋經考慮你的財務情況、投資經驗及投資目標後，此產品是適合你的，并且你充分理解及願意承擔相關風險，否則你不應投資在某一結構性票據。
- 結構性票據被界定為複雜產品，你應謹慎行事。結構性票據的市值可能出現波動，投資者可能損失其全部投資款項。因此，你於作出任何投資決定前，應確保你理解此產品的性質，並細閱結構性票據的相關發售文件(包括當中所載的風險因素的全文)，並在有需要時尋求獨立專業意見。
- 你倚賴發行人的信用可靠性 - 結構性票據構成發行人的一般無抵押非後償合約責任。當你購買產品，你將倚賴發行人而非其他人士的信用可靠性。根據結構性票據的條款及細則，你對掛鈎資產的任何發行人並無任何權利。倘發行人變成資

不抵償或違反其於產品項下的責任，在最壞情況下，你可能損失大部份甚至全部投資。發行人有權提早終止結構性票據。

- 部分結構性票據於到期時為100%保本 – 倘該結構性票據未因其他原因被提早終止。
- 投資結構性產品並不同於直接投資掛鈎資產。
- 你應注意此產品有別於普通定期存款及不受香港存款保障計劃的保障。
- 不受投資者賠償基金保障 – 結構性票據並無於任何證券交易所上市及不受投資者賠償基金保障。可能沒有活躍或高流通量的二手市場。
- 如發行人在任何選擇性贖回日期行使贖回全部結構性票據的選擇權，結構性票據將被提前贖回。
- 以上並非詳盡的風險因素清單。請參閱發售文件。

債券或存款證產品之風險披露聲明：

- 債券 / 存款證乃投資產品。投資決定是由閣下自行作出的。但閣下不應投資於債券 / 存款證，除非中介人於銷售該債券 / 存款證時已向閣下解釋經考慮閣下的財政情況、投資經驗及目標後，該債券 / 存款證是適合閣下的。閣下的中介人有責任確保閣下明白本產品的性質及風險，並確保閣下有足夠財力承擔買賣本產品的風險及潛在損失。
- 債券並非存款，並不應被視為傳統定期存款的替代品。
- 存款證並非受保障存款，不受香港的存款保障計劃保障。
- 購買債券 / 存款證的投資者須承受債券 / 存款證發行人及擔保人（如有）的信貸風險。概不保證發行人 / 擔保人違反還款責任時會獲得保障。在最壞情況下，倘發行人及擔保人（如有）未能於到期時履行其各自在債券 / 存款證項下的還款責任，閣下可能會損失全部投資款項。
- 人民幣並非可自由兌換的貨幣。因此，投資者買賣以人民幣計值的債券和 / 或存款證將要承受額外風險（例如貨幣風險）。
- 以上並非詳盡的風險因素清單。請參閱相關「債券及存款證買賣服務」資料單張項下「風險因素」一節，以了解適用於債券及存款證的其他風險因素。
- 此資料僅並不構成，亦無意作為，也不應被詮釋為專業意見、要約、招攬或建議投資於債券或存款證產品。投資者須注意，所有投資涉及風險（包括可能會損失投資本金），債券或存款證產品之價格可升亦可跌，而所呈列的過往表現資料並不表示將來亦會有類似的表現。投資者須了解不應只根據此資料而作出任何投資決定。因此，在作出任何投資決定前，投資者應考慮該投資是否適合其本身，包括投資目標、投資經驗、投資年期、財政狀況、承受能力的風險、稅務後果及特定需要，亦應詳細閱讀相關產品之銷售文件及條款細則（包括當中所載之風險因素之全文）。投資者如對其投資有任何疑問，請諮詢獨立的專業意見。
- 本行並未就此資料所提供的任何一般金融及市場資訊、新聞服務和市場分析、預測及 / 或意見（「市場資訊」）的公平性、準確性、時限性、完整性或正確性，以及該等市場資訊所依據的基準作出任何明文或暗示的保證、陳述、擔保或承諾，亦不會就使用及 / 或依賴此資料內所提供的任何市場資訊而負責或承擔任何法律責任。
- 投資者須自行評估此資料、預測及 / 或意見的相關性、準確性及充足性，並作出彼等為該等評估而認為必要或恰當的獨立調查。本行並無就其中所述任何投資是否適合或切合任何個別人士的情況作出任何聲明或推薦，亦不會就此承擔任何責任。

「更特息」投資存款之風險披露

- 「更特息」投資存款（MXI）乃涉及金融衍生工具的結構性產品。你不應只單獨基於此資料而作出任何投資決定。投資決定是由你自行作出的。除非中介人於銷售此產品時已向你解釋經考慮你的財務情況、投資經驗及目標後，此產品是適合你的，並且你充分理解及願意承擔相關風險，否則你不應投資在此產品。因此，你在決定投資此產品前，應確保你理解產品的性質，並細閱 MXI 的相關發售文件（包括當中所載的風險因素的全文），並在有需要時尋求獨立專業意見。
- MXI 內含外匯期權。期權交易涉及風險，特別是出售期權。雖然出售期權所收取的期權金為固定，你仍可能蒙受超過該期權金的損失，且你可能有重大損失。

- 你應注意 MXI 有別於一般定期存款，故不應被視為一般定期存款或其替代品。此產品並非受保障存款，不受香港的存款保障計劃保障。
- 此產品收益只限於其存款利息面值，並只會於到期時支付。本金及利息將以存款貨幣與掛鈎貨幣兩者中相對貶值者支付。你須承擔由貨幣貶值引致的潛在虧損，而虧損亦可能相當重大。如此產品於到期前提取，你亦須負擔所需之費用。此等虧損及費用可能減少是項 MXI 之利息收益及本金。
- 你將承擔本行（作為發行人）的信貸風險。此產品並無以任何抵押品作抵押。倘本行無力償債或未能履行其於此產品項下的責任，在最壞情況下，你可能損失你的全部投資金額。
- MXI 並無於任何證券交易所上市及不受投資者賠償基金保障。
- 投資於 MXI 有別於直接買入掛鈎貨幣。
- 人民幣受限於中國政府的外匯管制，故你投資於涉及人民幣的 MXI 將要承受人民幣的貨幣風險。
- 本行有權在若干情況下調整 MXI 的若干條款及細則（包括部分主要日期）或提早終止 MXI。此有可能對產品的回報有不利影響。

外匯掛鈎「保本投資存款」之風險披露

- 外匯掛鈎「保本投資存款」（CPI）乃涉及金融衍生工具的結構性產品。你不應只單獨基於此資料而作出任何投資決定。投資決定是由你自行作出的。除非中介人於銷售此產品時已向你解釋經考慮你的財務情況、投資經驗及目標後，此產品是適合你的，並且你充分理解及願意承擔相關風險，否則你不應投資在此產品。你於作出任何投資決定前，應確保你理解此產品的性質，並細閱 CPI 的相關發售文件（包括當中所載的風險因素的全文），並在有需要時尋求獨立專業意見。
- CPI 內含外匯期權。期權交易涉及風險，就算是購買期權。如市場走勢與你預期相反，該期權有機會變得無價值。
- 你應注意 CPI 有別於一般定期存款，故不應被視為一般定期存款或其替代品。此產品並非受保障存款，不受香港的存款保障計劃保障。
- 你需理解 CPI 僅於到期時保本及你將承擔本行（作為發行人）的信貸風險。此產品並無以任何抵押品作抵押。倘本行無力償債或未能履行其於此產品項下的責任，在最壞情況下，你可能損失你的全部投資金額。
- CPI 並無於任何證券交易所上市及不受投資者賠償基金保障。
- 投資於 CPI 有別於直接買入掛鈎貨幣組合。
- 人民幣受限於中國政府的外匯管制，故你投資於涉及人民幣的 CPI 將要承受人民幣的貨幣風險。
- 本行有權在若干情況下調整 CPI 的若干條款及細則（包括部分主要日期）或提早終止 CPI。此有可能對產品的回報 / 派息（如有）有不利影響。

投資者不應只單獨基於本資料而作出任何投資決定，而應詳細閱讀有關之風險披露聲明。

此宣傳品未經香港證券及期貨事務監察委員會（「證監會」）審核。此宣傳品所包含的資訊祇供一般資料及參考之用，不擬提供作為專業投資或其他意見。此不擬構成投資決定的基礎。閣下不應只根據此宣傳品所包含的資料和服務而作出任何投資決定。在作出任何投資決定之前，閣下應先考慮自己的個人情況，包括但不限於個人的財政狀況、投資經驗以及投資目標，及應考慮產品投資的性質、條款以及風險。閣下需要時應尋求適當之專業意見。

此宣傳品不擬提供，亦不應被視為或依賴為提供法律、稅務的意見或投資建議。

Hang Seng Prestige Banking Welcome Offer for Outside Borders Customer – Terms and Conditions (October – December 2025)

1. General Terms and Conditions:

- a. Unless otherwise specified, the promotion period of Hang Seng Prestige Banking Welcome Offer for Outside Borders Customer is from 1 October 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
- b. The offers cannot be used in conjunction with other promotional offers of the same product offered by Hang Seng Bank Limited (the “Bank”).
- c. Customers who are Commercial customers and Private Banking customers of the Bank are not eligible for the Hang Seng Prestige Banking Welcome Offer for Outside Borders Customer.
- 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. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version 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 construed in accordance with the laws of the Hong Kong Special Administrative Region.
- g. These terms and conditions are subject to prevailing regulatory requirements.

2. Terms and Conditions for Prestige Banking Outside Borders “Total Relationship Balance” Reward

- a. Unless otherwise specified, the offers are only applicable to customers who meet the account opening requirements and have newly opened/upgraded to Integrated Account of Prestige Banking (“Prestige Banking”) at the Bank branches or through digital channels (including Hang Seng Personal Banking mobile app/Hang Seng Personal e-Banking) or phone banking hotline during the Promotion Period and are holding non-Hong Kong correspondence and/or non-Hong Kong residential address at the bank (the “Eligible Customers”), excluding:
 - (i) existing customers who are holding sole-named or joint-named Prestige Banking; or
 - (ii) customers who have ever held any sole-named or joint-named Prestige Banking account with the Bank during the previous 12 months prior to the account opening/ upgrade month; or
 - (iii) customers whose any accounts have been terminated in any period; or
 - (iv) customers whose current correspondence and residential address is in the Hong Kong Special Administrative Region in the Bank’s record. In case of any dispute, the Bank’s record shall be final and conclusive.
- b. “New Outside Borders Customer(s)” mentioned herein refers to Eligible Customers who have opened a new Prestige Banking of the Bank during the Promotion Period and are holding non-Hong Kong correspondence and/or non-Hong Kong residential address at the bank, 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 Banking, Preferred Banking, Green Banking and any other Integrated Account) (“Existing Customer(s)”), or
 - (ii) customers who have ever held any 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; or
 - (iv) customers whose current correspondence and residential address is in the Hong Kong Special Administrative Region in the Bank’s record. In case of any dispute, the Bank’s record shall be final and conclusive.
- c. In case the relevant Prestige Banking is a joint-named account, only the primary account holder can enjoy the offers.
- d. The Total Relationship Balance is 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 (excluding insurance plans which are certified under the Voluntary Health Insurance Scheme) distributed by the

Bank as an agent as well as Hang Seng MPF balance. For sole-named Integrated Account holders, their other joint-named account(s) will also be included.

- e. Eligible Customers can enjoy the respective cash reward if they brings in designated “Total Relationship Balance” Growth amount shown in the below table and use FPS/Payment Connect to transfer fund of any amount to the account on / before the last day of the first month after the month of account opening / upgrade and maintain the “Total Relationship Balance” Growth amount for the second, the third and the fourth months after the month of account opening / upgrade month. “Total Relationship Balance” Growth means the “Total Relationship Balance” in the second, the third and the fourth month after the month of account opening / upgrade maintained by Eligible Customers in excess of their “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 amount recorded for the second, the third and the fourth months after the month of account opening / upgrade month is different, the cash reward entitled will be determined based on the lowest “Total Relationship Balance” Growth amount accordingly. For Eligible Customers who did not hold any account with the Bank in the month prior to the month of account opening / upgrade, their “Total Relationship Balance” amount maintained in the month prior to the month of account opening / upgrade will be treated as ZERO.
- f. Eligible Customers must have completed below items within one-month after the Promotion Period (i.e. on or before 31 January 2026) in order to enjoy the respective cash reward:
- Register for Hang Seng Personal e-Banking and maintain valid e-Banking account before receiving cash rebate; and
 - Complete “Risk Profiling Questionnaire” or whose “Risk Profiling Questionnaire” record is valid as of 31 January 2026.
 - For **New Outside Borders customer** opening a new Prestige Banking account:

Designated Total Relationship Balance Growth Amount	Customers with valid Investment Accounts* or switching to Hang Seng Payroll Service ^{&}	Customers without Investment Accounts* and Payroll Service set up ^{&}
HKD5,000,000 or above	HKD23,500	HKD22,500
HKD3,000,000 - <HKD5,000,000	HKD12,000	HKD11,000
HKD1,000,000 - <HKD3,000,000	HKD6,000	HKD5,000
HKD500,000 - <HKD1,000,000	HKD4,000	HKD3,000
HKD200,000 - <HKD500,000	HKD2,000	HKD1,000

- iv. For **Existing Eligible Customers upgrading** to Prestige Banking and fulfilling the “Total Relationship Balance” requirement of HKD1,000,000 or above for the second, the third and the fourth months after the month of account upgrade:

Designated Total Relationship Balance Growth Amount	Customers with valid Investment Accounts* or switching to Hang Seng Payroll Service ^{&}	Customers without Investment Accounts* and Payroll Service set up ^{&}
HKD5,000,000 or above	HKD23,500	HKD22,500
HKD3,000,000 - <HKD5,000,000	HKD12,000	HKD11,000
HKD1,000,000 - <HKD3,000,000	HKD6,000	HKD5,000
HKD500,000 - <HKD1,000,000	HKD4,000	HKD3,000
HKD200,000 - <HKD500,000	HKD2,000	HKD1,000

- * Investment Account includes Securities Account (Account suffix 085) and Investment Fund Account (Account suffix 382) only under the Integrated Account.
- # Eligible Customers must have activated / be holding Investment Accounts on or before 31 January 2026 and the Investment Accounts remain valid until 30 June 2026 in order to enjoy the relevant cash reward.
- & Eligible Customers must fulfil the following requirements (“Eligible Payroll Customers”):
- Have no payroll record under any single/joint-named account (including joint-named accounts held in the name of a secondary account holder) of the Bank in designated period based on the date of the customer opens/upgrades to Prestige Banking as stipulated in the table below, and

- (ii) Successfully switch to Hang Seng PayDay⁺ payroll service with the first monthly salary record of HKD50,000 or above directly credited to the Integrated Account of Prestige Banking ("Eligible Payroll Account") from the employer's company account via Autopay ("Eligible Payroll Record") by the designated cut-off date based on the date the customer opens/upgrades to Prestige Banking as illustrated in the table below. The customer should maintain the Eligible Payroll Record in each calendar month in the Eligible Payroll Account until 30 June 2026 after the first eligible payroll credit. The customer's identity as an Eligible Payroll Customer will be updated in the Bank's record on the 7th working day in the month following the Eligible Payroll Record is made. For the purposes of the reward, working day refers to Monday to Saturday (excluding public holiday).

Only salary transfer instructions indicated for payroll purpose and recognized by the Bank's system as such may be considered as an Eligible Payroll Record. Any salary transferred on public holiday / after the cut-off time of the Bank will be processed on the next working day. If the next working day falls in the following month (M), the customer's identity as an Eligible Payroll Customer will be updated in the Bank's record on the 7th working day in the subsequent month (M+1). The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible Payroll Record" or in the recognition of the customer's identity as an "Eligible Payroll Customer"

Month of opening/upgrading to Prestige Banking Account	Period without payroll record	Cut-off date for switching to Hang Seng PayDay ⁺ Payroll Service:	Date of Cash Reward Rebate
October 2025	July 2025 – September 2025	28 February 2026	On or before 30 June 2026
November 2025	August 2025 – October 2025	31 March 2026	
December 2025	September 2025 – November 2025	30 April 2026	

- (iii) The Payroll promotion is applicable to Eligible Payroll Customers with Eligible Payroll Record in Hong Kong Dollars only.

- (iv) The Payroll promotion is not applicable to the Bank's staff.

- g. Each Eligible Customer can enjoy the offers once only.
- h. Eligible Customers who have opened/ upgraded to Prestige Banking during the Promotion Period, relevant cash reward will be credited in Hong Kong dollars into the relevant Prestige Banking Account of the Eligible Customers on or before 30 June 2026. Eligible Customers must not terminate nor downgrade the accounts on or before 30 June 2026 in order to enjoy the cash reward.

Time Table Illustration:

Date of opening/upgrading to Prestige Banking (both dates inclusive)	Month of comparing designated "Total Relationship Balance" Growth Amount	Fund-in/ deposit designated "Total Relationship Balance" Growth amount and use FPS/Payment Connect to transfer fund of any amount to the account	Month for which designated "Total Relationship Balance" Growth Amount and "Total Relationship Balance" requirement must be maintained / fulfilled	Date of "Total Relationship Balance" Cash Reward rebate
1 to 31 October 2025	September 2025	On or before 30 November 2025	December 2025, January and February 2026	On or before 30 June 2026
1 to 30 November 2025	October 2025	On or before 31 December 2025	January, February and March 2026	
1 to 31 December 2025	November 2025	On or before 31 January 2026	February, March and April 2026	

Example 1: Assuming New Outside Borders Customer (s) opened Prestige Banking and Investment Account in October 2025, the “Total Relationship Balance” (TRB) is HKD0 in September 2025 (the month prior to the account opening month):

	TRB in December 2025 (HKD)	TRB in January 2026 (HKD)	TRB in February 2026 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitlement (HKD)
Scenario 1	2,000,000	3,000,000	2,500,000	2,000,000	6,000
Scenario 2	500,000	800,000	500,000	500,000	4,000
Scenario 3	500,000	800,000	100,000	100,000	Not Applicable* (Failure to fulfil the requirement of Total Relationship Balance Growth Amount at HKD200,000 or above)

Example 2: Assuming the Existing Customer(s) upgraded to Prestige Banking and opened Investment Account in October 2025, the “Total Relationship Balance” (TRB) is HKD950,000 in September 2025 (the month prior to the account upgrading month):

	TRB in December 2025 (HKD)	TRB in January 2026 (HKD)	TRB in February 2026 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitlement (HKD)
Scenario 1	1,950,000	2,000,000	2,100,000	1,000,000	6,000
Scenario 2	1,300,000	1,450,000	1,250,000	300,000	2,000
Scenario 3	1,100,000	1,000,000	1,150,000	50,000	Not Applicable* (Failure to fulfil the requirement of Total Relationship Balance Growth Amount at HKD200,000 or above)
Scenario 4	2,000,000	2,300,000	980,000	30,000	Not Applicable* (Failure to fulfill the requirement of Total Relationship Balance Growth Amount at HKD200,000 or above and failure to fulfill the requirement of maintaining Total Relationship Balance of HKD1,000,000 or above in the second, the third and the fourth month after account opening month.)

- i. If Eligible Customers newly open/upgrade to more than one Prestige Banking, including any sole-named or joint-named account, during the Promotion Period, entitlement to the offers will be based on the Prestige Banking with the earliest account opening/upgrading date.
- j. If Eligible Customers newly open/upgrade to both Prestige Banking and Preferred Banking during the Promotion Period and fulfills the welcome offers 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.
- k. If Eligible Customers newly open/upgrade to both Prestige Private and Prestige Banking during the Promotion Period and fulfills the “Total Relationship Balance” Reward of the welcome offers requirement of both Prestige Private and Prestige Banking, entitlement to welcome offers will be based on the highest cash rewards, and the relevant lower cash reward will not be applicable.

Example 3: Assuming the Existing Customer(s) upgraded to Prestige Banking and opened Investment Account in October 2025, the “Total Relationship Balance” (TRB) is HKD7,900,000 in September 2025 (the month prior to the account upgrading month):

	TRB in December 2025 (HKD)	TRB in January 2026 (HKD)	TRB in February 2026 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitlement (HKD)		Cash Reward Entitlement for eligible customer (HKD)
					Prestige Private	Prestige Banking	
Scenario 1	8,900,000	9,000,000	9,100,000	1,000,000	6,000	6,000	6,000
Scenario 2	8,300,000	8,450,000	8,250,000	300,000	Not Applicable* (Failure to fulfil the requirement of Total Relationship Balance Growth Amount at HKD1,000,000 or above)	500	500
Scenario 3	8,000,000	8,300,000	7,980,000	80,000	Not Applicable* (Failure to fulfill the requirement of Prestige Banking Total Relationship Balance Growth Amount at HKD200,000 or above or the requirement of Prestige Private Total Relationship Balance Growth Amount at HKD1,000,000 or above and failure to fulfill the requirement of maintaining Prestige Private Total Relationship Balance of HKD8,000,000 or above in the second, the third and the fourth month after account opening month)		

- l. Eligible Customers must maintain a valid Prestige Banking account at the time the Prestige Banking Outside Borders "Total Relationship Balance" Reward is being awarded. If Eligible Customers have terminated the relevant Prestige Banking or changed such account to a non-Prestige Banking at the time when offers are being given, the Bank reserves the right to deduct from any accounts of the Eligible Customers maintained with the Bank an amount equivalent to the value of the reward without prior notice.
- m. For any enquiries about Prestige Banking Outside Borders "Total Relationship Balance" Reward entitlement, customer should contact the Bank on or before 31 December 2026, otherwise the customer shall be deemed to have forfeited the entitlement, if any, for the Reward and the Bank accepts no responsibility or liability under such circumstances.

3. Online Investment Services Lucky Draw

Each New Outside Borders Customer who successfully transfers at least HKD100,000 to the Prestige Banking account within the Promotion Period, with any part of the transfer being conducted via FPS or Payment Connect, is entitled to earn 1 lucky draw chance to win a HK\$10,000 Apple Store gift card (20 winners in total) or God of Wealth (5-gram) (20 winners in total). Terms and conditions apply. Please visit hangseng.com/invpromo for details.

4. Terms and Conditions for Outside Borders Customer Referral Reward

- a. To enjoy the Outside Borders Customer Referral Reward, the referrer must hold any type of bank accounts with the Bank (includes any savings / current / fixed deposit or any integrated account denominated in HK Dollar / foreign currencies, i.e. Prestige Private, Integrated Account of Prestige Banking ("Prestige Banking"), Integrated Account of Preferred Banking ("Preferred Banking") or any other Integrated Account) ("Referrer").
- b. In order to enjoy the Outside Borders Customer Referral Reward, Referrer must make a successful referral of an individual who is an Outside Borders Customer ("Referee") to open a new Prestige Banking during the Promotion Period and become a "New Outside Borders Customer (s)". New Outside Borders Customer 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, or
 - (iv) customers whose current correspondence and residential address is in the Hong Kong Special Administrative Region in the Bank's record. In case of any dispute, the Bank's record shall be final and conclusive.
- c. Referrer must successfully complete the online referral form hangseng.com/mgm2 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 Outside Borders 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.
- d. Referee must successfully complete the online referee form hangseng.com/pics1 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.
- e. Each Referee must become a New Outside Borders Customer and fulfil the below requirements within the Promotion Period in order for the Referrer to entitle to the Outside Borders Customer Referral Reward:

Requirements	
Brings in the designated "Total Relationship Balance" Growth amount shown in the below table on/ before the last day of the month subsequent to the account opening month and fulfil the requirements under the Prestige Banking Outside Borders "Total Relationship Balance" Reward; and	
Designated Total Relationship Balance Growth Amount	Reward for Referrer ("Referrer Reward")
HKD1,000,000 or above	HKD2,000
HKD200,000 - <HKD1,000,000	HKD1,000 coupon

- f. Each Referrer can refer more than one Referee. There is no limit on the Referrer Reward that a Referrer can earn. For a joint account opened by the Referee, the Referrer can only be entitled to one Referrer Reward. However, no Referrer Reward will be given if the Referrer himself / herself is one of the holders of such new joint account.
- g. Notwithstanding Clause (e) above, each Referrer who successfully refers a Referee to join Prestige Banking and fulfils the requirements stated in Clause (c) and (d) above is entitled to 1 lucky draw chance of "Online Investment Services Lucky Draw " to win a HK\$10,000 Apple Store gift card (20 winners in total) or God of Wealth (5-gram) (20 winners in total). Terms and conditions apply. Please visit hangseng.com/invpromo for details.
- h. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
- i. If more than one Referrers refer the same Referee, the Referrer Reward will be awarded to the first Referrer in accordance with the Referee's first referral record.
- j. No Referrer Reward will be allowed for a Referrer to refer himself / herself to open a new account. Referrer and Referee who refer each other to open any of new Prestige Banking, both of them will not be eligible for the Referral Reward. A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer or other Referrer(s).
- k. The Bank staff is not allowed to participate in the Outside Borders Customer Referral Reward as Referrer.
- l. The date of awards for Referrer will be determined by reference to the account opening date of the Referee. Referral Reward credit date listed as table below.

Account Opening Date of the Referee	Referrer Reward Credit Date
1 October 2025 to 31 December 2025	On or before 30 June 2026

- m. Referrer must maintain a valid account and the respective Referee is still holding a non-Hong Kong correspondence and/or non-Hong Kong residential address at the time the Referral Reward is being awarded, and such Referee must still maintain a valid account of Prestige Banking. Otherwise, the Referral Reward will be forfeited without prior notice.
- n. For any enquiries about Outside Borders Customer Referral Reward entitlement, customer should contact the Bank on or before 31 December 2026, otherwise the customer shall be deemed to have forfeited the entitlement, if any, for the Reward and the Bank accepts no responsibility or liability under such circumstances.

Terms and conditions for the HKD1,000 coupon

- o. Coupon(s) are available while stocks last. In the case of shortage, the Bank reserves the right to replace the coupon(s) with another item without prior notice. The value and nature of the replacement item may differ from the original Coupon(s).
- p. Coupon(s) cannot be exchanged for cash or other products, services or offers, and may be subject to the relevant supplier/merchant's terms of use.
- q. Coupon(s) will be not re-issued in case of loss, damage or unused after expiry date.
- r. The Bank is not the supplier of the coupon(s) and is not responsible for all related obligations and liabilities. In case of disputes, customers should deal with the respective supplier/merchant directly.

5. Prestige Banking – First 6-month Grace Period for Fund-in

Eligible Customers who newly open/upgrade to Prestige Banking can enjoy first 6-month grace period for fund-in without below balance monthly fee. After the first 6-month grace period, the standard monthly fee for Prestige Banking will be applied if the Total Relationship Balance of the previous month is below HKD1,000,000. If the Total Relationship Balance of previous month is below HKD1,000,000 or HKD500,000, monthly fee for Prestige Banking of HKD40 or HKD340 will be applied respectively. For details of the monthly fee, please check with the Bank's staff.

6. Family+ account opening reward – Terms and conditions

- a. The promotion is from 1 October 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
- b. The offer is only applicable to Prestige Banking customers who have successfully opened Family+ account during the specific period and fulfill designated requirements ("Specific Customer(s)"), 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.
- c. For the second, the third and the fourth months after the month of Family+ account opening ("Specific Month"), Specific Customers must maintain positive monthly balance (i.e. monthly balance above HKD0) in at least one Family+ account, and
- d. For the second, the third and the fourth months after the month of Family+ account opening ("Specific Month"), Specific Customers must maintain the designated "Total Relationship Balance" amount:
 - 1. **New Outside Borders Customers** must maintain "Total Relationship Balance" at HKD200,000 or above for the Specific Month; or
 - 2. **Existing Prestige Banking Customers / Eligible Customers upgrade to Prestige Banking** must maintain "Total Relationship Balance" at HKD1,000,000 or above for the Specific Month
- e. Specific Customers who have fulfilled requirements in Clause 5(c) and 5(d), and have fulfilled accumulated subscription amount of designated investment product or transaction amount of insurance product can enjoy the corresponding cash rebate listed in below table:

Specific Customers	Accumulated subscription amount of designated investment product or transaction amount of insurance product (either one)	Cash reward
<ul style="list-style-type: none"> • New Outside Borders Customers • Existing Prestige Banking Customers • Eligible Customers upgrade to Prestige Banking 	-	HKD200
<ul style="list-style-type: none"> • New Outside Borders Customers • Eligible Customers upgrade to Prestige Banking 	HKD100,000 or above [^]	HKD500

- ^ Specific Customers must complete either one of the below requirements and the amounts cannot be combined for calculation:
- (i) subscribe designated investment products with an accumulated investment amount of HKD100,000 or above; or
 - (ii) complete an accumulated premium transaction amount of HKD100,000 or above (after discount) for the Eligible Policy
- f. Each Specific Customer can enjoy up to HKD500 cash reward and can only enjoy the offer once only.
- g. Relevant cash reward will be credited in Hong Kong dollars into the relevant Prestige Banking Account of the Specific Customers on or before 30 June 2026. Specific Customers must not terminate nor downgrade the Prestige Banking and Family+ account on or before 30 June 2026 in order to enjoy the cash reward.
- h. If Specific Customers have opened more than one Family+ account, including any sole-named or joint-named account, during the Promotion Period, entitlement to the offers will be based on the earliest date of opening Family+ account.
- i. Specific Customers must maintain valid Prestige Banking and Family+ account at the time being awarded. If Specific Customers have terminated the relevant Prestige Banking and Family+ account or changed such account to a non-Prestige Banking at the time when offers are being given, the Bank reserves the right to deduct from any accounts of the Specific Customers maintained with the Bank an amount equivalent to the value of the reward without prior notice.
- j. In case the relevant Family+ account is a joint-named account, only the primary account holder can enjoy the offers.

Family+ account opening reward: HKD500 cash reward (subscribe designated investment products) – Terms and conditions

- a. Specific Customers (including New Outside Borders Customers / Eligible Customers upgrade to Prestige Banking only) must successfully open a Family+ account within the same month of Prestige Banking account opening / upgrading.
- b. Specific Customers must subscribe designated investment products with an accumulated investment amount of HKD100,000 or above from the month of Prestige Banking account opening / upgrading until the last day of the third month after Prestige Banking account opening / upgrading (“Specific Period”).
- c. “Designated investment products” refers to Specific Customers who have successfully subscribed/switched any funds distributed by the Bank through general subscription/switching services and/or investment financing services (under the account number suffix of 388) through any channels of the Bank during the Specific Period (not applicable to funds subscription through Hang Seng Monthly Investment Plan for Funds, funds subscription through the SimplyFund account (under the account number suffix of 384), fund subscription with no subscription fees, money market funds, and other funds/ fund transactions as specified by the Bank from time to time), have successfully subscribed structured products, successfully purchased secondary market bonds (not applicable to any bonds purchased from Initial Public Offering).
- d. About “Accumulated Investment Amount”:
- The Accumulated Investment Amount of designated investment products will be calculated in Hong Kong dollar. Only the value of completed transactions in Prestige Banking/Family + account will be counted in determining the Accumulated Investment Amount, while the value of any cancelled or unsuccessful transactions will be excluded. If Specific Customers hold more than one Prestige Banking/ Family+ account, the accumulated investment amount of the designated investment products will be combined. If the designated investment products invested during the Specific Period are denominated in currency other than Hong Kong dollar, the Accumulated Investment Amount within the Specific 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 January 2026/ February 2026/ March 2026.
 - During the Specific Period, if a Specific Customer’s trading or switching transactions of “Designated Investment Products” are solely determined 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.

- e. The Offer is calculated on a "per-Specific Customer" basis. Each Specific Customer can enjoy up to HKD500 cash reward and can only enjoy the offer once only.
- f. In case the relevant Prestige Banking/ Family+ account is a joint-named account, only the primary account holder can enjoy the offers.

Illustration A - Family+ account opening reward: HKD500 cash reward (subscribe designated investment products)

Date of Prestige Banking account opening / upgrading and Family+ account opening (both date inclusive)	Specific Period of which an accumulated subscription amount of HKD100,000 or above in designated investment product must be completed	Specific Month for which (i) positive monthly balance (i.e. monthly balance above HKD0) in at least one Family+ account (ii) designated "Total Relationship Balance" amount must be maintained	Date of Cash Reward rebate
1 to 31 October 2025	From the month of Prestige Banking account opening / upgrading until 31 January 2026	December 2025, January and February 2026	On or before 30 June 2026
1 to 30 November 2025	From the month of Prestige Banking account opening / upgrading until 28 February 2026	January, February and March 2026	
1 to 31 December 2025	From the month of Prestige Banking account opening / upgrading until 31 March 2026	February, March and April 2026	

Family+ account opening reward: HKD500 cash reward (complete designated insurance transaction) – Terms and conditions

- a. Specific Customers (including Eligible Customers open / upgrade to Prestige Banking only) must successfully open a Family+ account within the same month of Prestige Banking account opening / upgrading.
- b. The reward is applicable to Specific Customers who do not have any in-force life insurance policy underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance"), or who does not have any life insurance policy application which has been submitted to Hang Seng Insurance and is being processed, before the beginning of the Promotion Period ("Specific Insurance Customers").
- c. Subject to these terms and conditions, Specific Insurance Customers must fulfil the following criteria in order to enjoy the relevant cash reward:
 - (i) Successfully apply for any one Designated Life Insurance Plan as policyholders via branch/video remote application within the same month of Prestige Banking account opening / upgrading ("Eligible Policyholders");
 - (ii) The relevant policy must be successfully issued within 90 days after the date of application ("Eligible Policy"); and
 - (iii) The accumulated premium transaction amount in relation to that Eligible Policy (whether by monthly payment or annual payment) must reach HKD100,000 or above (after discount) by the last day of the third month after Prestige Banking account opening / upgrading.

In case there is more than one Eligible Policy, only the Eligible Policy with the highest accumulated premium transaction amount in relation to clause c(iii) would be considered.

Illustration B - Family+ account opening reward: HKD500 cash reward (complete designated insurance transaction)

Date of Prestige Banking account opening / upgrading, and	Period within which an accumulated premium transaction amount of HKD100,000 or above (after	Specific Month for which (i) positive monthly balance (i.e. monthly balance above	Date of Cash Reward rebate
---	---	--	----------------------------

(i) Family+ account opening, and (ii) Applying for the Designated Life Insurance Plans (both date inclusive)	discount) for the Eligible Policy must be completed	HKD0) in at least one Family+ account (ii) designated "Total Relationship Balance" amount must be maintained	
1 to 31 October 2025	From the month of Prestige Banking account opening / upgrading until 31 January 2026	December 2025, January and February 2026	On or before 30 June 2026
1 to 30 November 2025	From the month of Prestige Banking account opening / upgrading until 28 February 2026	January, February and March 2026	
1 to 31 December 2025	From the month of Prestige Banking account opening / upgrading until 31 March 2026	February, March and April 2026	

- d. "Designated Life Insurance Plans" include: (i) DragonPower Life Insurance Plan; (ii) PhoenixPower Life Insurance Plan; (iii) IncomePower Life Insurance Plan; (iv) LegendPower Life Insurance Plan; and (v) FamilyPower Multi-Currency Life Insurance Plan.
- e. Designated Life Insurance Plans with single premium do not qualify for this offer.
- f. Any application for the Designated Life Insurance Plan with unposted/cancelled/refunded premium will not qualify as an Eligible Policy for the purpose of this offer.
- g. Only the Eligible Policy which is still effective on the expiry of the cooling-off period and on the date on which the relevant cash reward is credited will qualify for this offer, subject to all the terms and conditions herein.
- h. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions which do not qualify for this offer.
- i. This offer is jointly offered by the Bank and Hang Seng Insurance. In case of dispute arising out of the offer, the decision of the Bank and Hang Seng Insurance shall be final and conclusive, which shall be binding on all parties concerned.
- j. Hang Seng Insurance shall have the right to decide whether or not to accept the insurance application based on information provided by the Eligible Policyholders and/or the life insured upon application.
- k. No person other than the Eligible Policyholders, the Bank (which includes its successors and assigns) and Hang Seng Insurance (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.

Family+ account opening reward: HKD200 cash reward – Terms and conditions

- a. The reward is only applicable to Specific Customers (including New Outside Borders Customers / existing Prestige Banking customers / Eligible Customers upgrade to Prestige Banking) successfully open a Family+ account within the promotional period.

Illustration C - Family+ account opening reward: HKD200 cash reward

Date of Family+ account opening (both date inclusive)	Specific Month for which (i) positive monthly balance (i.e. monthly balance above HKD0) in at least one Family+ account (ii) designated "Total Relationship Balance" amount must be maintained	Date of Cash Reward rebate
1 to 31 October 2025	December 2025, January and February 2026	On or before 30 June 2026
1 to 30 November 2025	January, February and March 2026	
1 to 31 December 2025	February, March and April 2026	

Important information

For “Risk Profiling Questionnaire”

The Risk Profiling Questionnaire is provided by Hang Seng Bank Limited (the “Bank”) and is intended to help the customer understand his/her risk profile and investment needs. The Bank makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. The suggestions are derived from information that the customer has provided to the Bank. The suggestions are designed to meet the needs discussed in this test and are in line with the customer’s attitude towards risk. The suggestions are for the customer’s consideration when making his/her own investment decisions. The suggestions are not an offer to sell or a solicitation to buy any financial products and the suggestions should not be considered as investment advice.

Life Insurance Plans:

Please refer to the promotion leaflets / flyers and contracts for the important information such as detailed coverage, exact terms and conditions and exclusions of the relevant life insurance plans. Please refer to the product brochures for the relevant product risks. The above life insurance plans are underwritten by Hang Seng Insurance. Hang Seng Insurance is authorized and regulated by the Insurance Authority of the HKSAR. The Bank is an insurance agency authorized by Hang Seng Insurance for distribution of the above plans, and the above plans are products of Hang Seng Insurance but not the Bank. Upon application for 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 these plans. 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.

Risk Disclosure

Risk Disclosure of Investment Fund:

- 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.

Important Risk Warning 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 are not deposits and should not be treated as substitute for conventional time deposits.
- Certificate of Deposit is 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. This might have a negative impact on the product's Return / Coupon (if any).

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.