

恒生優進理財迎新獎賞《Merry Balloon Park》抽獎活動之條款及細則：

一般條款及細則：

1. 由恒生銀行有限公司(「本行」)舉辦的恒生優進理財迎新獎賞《Merry Balloon Park》抽獎活動(「推廣」)之推廣期為2025年11月6日至2025年11月30日(包括首尾兩天)(「推廣期」)。
2. 每位全新客戶只可參加推廣一次。
3. 本行保留權利隨時暫停、更改或終止是次推廣及有關獎賞，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獎賞之所有事宜均有最終決定權，並對所有人士具約束力。是次推廣及獎賞須受有關產品/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。
4. 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。
5. 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本條款及細則受現行監管規定約束。
6. 如上述條款及細則之中、英文版本有任何歧異，概以英文版本為準。

優進理財客戶資格定義

1. 除另有註明外，是次推廣只適用於推廣期內，符合指定開戶條件，並於本行分行或透過電子渠道(恒生Mobile App)全新開立優進理財之綜合戶口(「優進理財」)之個人客戶(「合資格優進理財客戶」)。
合資格優進理財客戶不包括：
 - a. 現時單名或聯名持有優進理財之客戶；或
 - b. 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、優進理財及任何綜合戶口)的現有客戶；或
 - c. 於開戶月前十二個月曾經持有單名或聯名優進理財及上述戶口之客戶；或
 - d. 於任何期間被結束任何上述戶口之客戶。
2. 如合資格優進理財客戶於推廣期內開立多於一個優進理財(包括以單名或聯名持有優進理財之客戶)，本行將以較先開立戶口為準，並以該戶口計算所得之獎賞。
3. 如有關優進理財為聯名戶口，獎賞只適用於第一戶口持有人。
4. 是次推廣活動不適用於公司客戶及本行員工。
5. 除另有註明外，每位合資格優進理財客戶最多能獲享獎賞一次。

推廣及獎賞

1. 推廣期內合資格優進理財客戶成功完成以下指定項目即可獲得一次抽獎機會，有機會贏得《Merry Balloon Park》價值港幣198元門票一套(每套2張)。

指定項目	抽獎	獎賞(「獎賞」)	獎賞名額
1. 全新開立優進理財戶口，及 2. 於開戶後七個曆日內使用轉數快存入港幣1,000並維持存款十個曆日	成功完成兩項指定項目後，可獲最多一次抽獎機會	《Merry Balloon Park》價值港幣198元門票一套(每套2張)	500個

2. 完成上述指定項目的500位客戶將會被隨機選出以獲得獎賞(「得獎者」)。
3. 本行將根據本行持有的紀錄來核實指定項目的完成，以確定參加推廣活動的資格。如有任何爭議，以本行的記錄為最終決定。
4. 本行將於2025年12月24日或之前透過手機短訊發送電子門票(「門票」)給得獎者。得獎者必須於本行紀錄中持有有效的香港流動手機號碼以接收手機短訊(電話區號為+852)，否則將被視為放棄門票獎賞。未能成功獲獎的客戶，恕不另行通知。

5. 得獎者需於2025年12月24日仍然持有優進理財戶口，並於該日前沒有取消或調低相關戶口之級別，方可獲享門票獎賞。
6. 送出門票之日期為隨機抽籤，得獎者不可要求任何日期上的更換。
7. 門票受其他條款及細則約束，詳情請向主辦單位查詢。
8. 《Merry Balloon Park》由主辦單位 MakeltLoud Marketing Limited，本行並非活動之主辦方。如對活動有任何查詢，客戶應直接連絡主辦單位。一切有關責任及義務亦由主辦單位全權負責。本行概不對此活動承擔任何責任。
9. 主辦單位 MakeltLoud Marketing Limited 保留將活動改期舉行及/或取消之權利而不作另行通知。本行將不會就活動改期舉行及/或取消負任何責任，並不會作任何形式之賠償。如對有關活動詳情有任何爭議或查詢，請向主辦單位查詢。
10. 合資格優進理財客戶一經參與抽獎活動將被視為同意並接受本行向指定承包商轉移合資格優進理財客戶的姓名，以用作核實客戶換領本抽獎活動之獎品。
11. 得獎者不可將活動門票兌換現金、其他貨品、服務、折扣或轉讓。逾期的門券將不被接納並不會被補發。
12. 如有任何舞弊或欺詐行為，本行將即時取消客戶的參加資格，並保留因客戶被取消資格而收回有關已享獎賞之權利。
13. 如因任何電訊網絡的通訊或技術問題、故障、意外或其他原因，例如客戶之收取本地短訊的號碼不正確或並未於恒生銀行系統進行更新，致使得獎者未能收取此活動的得獎電郵或本地短訊，本行概不負責。
14. 本行有權以任何其他獎品替代予合資格全新客戶而毋須另行通知。其他獎品之價值或性質或有所不同。
15. 如對推廣活動有任何爭議，本行保留一切最終決定權，並具約束力。
16. 本行保留隨時更改或終止抽獎活動及不時修改有關條款及細則之權。

Terms and Conditions for Hang Seng Preferred Banking Welcome Offers “Merry Balloon Park” Tickets Lucky Draw:

General Terms and Conditions

1. Hang Seng Preferred Banking Welcome Offers “Merry Balloon Park” Tickets Lucky Draw (the “Promotion”) is held by Hang Seng Bank Limited (“Bank”) and the promotion period is from 6 November 2025 to 30 November 2025, both days inclusive (the “Promotion Period”).
2. Each Eligible Customer can only join the Promotion once.
3. The Bank reserves the right to suspend, vary or terminate this Promotion and the related Reward 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 Reward 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 for the Reward. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.
4. 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.
5. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. These terms and conditions are subject to prevailing regulatory requirements.

Preferred Banking Customer Eligibility

1. Unless otherwise specified, this Promotion is only applicable to personal customers who meet the account opening requirements and have newly opened Integrated Account of Preferred Banking (“Preferred Banking”) at the Bank branches or through digital channel (Hang Seng mobile app) during the Promotion Period (the “Eligible Preferred Banking Customers”).
The Eligible Preferred Banking Customers exclude:
 - a. existing customers who are holding sole-named or joint-named Preferred Banking; or
 - b. 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 and any other Integrated Account); or
 - c. customers who have ever held any sole-named or joint-named Preferred Banking and any of the above accounts with the Bank in the previous 12 months prior to the account opening month; or
 - d. customers whose accounts mentioned above have been terminated in any period.
2. If an Eligible Preferred Banking Customer opens more than one Preferred Banking during the Promotion Period (including sole-named or joint-named Preferred Banking), entitlement to the offer will be based on the earliest account opening/ upgrading date and the corresponding Preferred Banking accordingly.
3. In case the relevant Preferred Banking is a joint-named account, only the primary account holder can enjoy the Reward.
4. The Promotion are not applicable to commercial customers or Bank staff.
5. Unless otherwise specified, each Eligible Preferred Banking Customer can only join the Promotion and enjoy the Reward once.

Promotion and Reward Details

1. Eligible Preferred Banking Customer who has completed the designated items below within the Promotion Period will be entitled to one lucky draw entry, with a chance to win one set of "Merry Balloon Park" HKD198 tickets (2 tickets per set).

Designated Items ("Designated Items")	Lucky Draw	Reward ("Reward")	Reward Quota
1. Successfully newly open Preferred Banking and 2. Fund-in HKD1,000 through FPS within 7 calendar days of account opening date and maintain the designated amount for 10 calendar days	1 entry max per person after completing both Designated Items	One set of "Merry Balloon Park" HKD198 tickets (2 tickets per set)	500

2. 500 customers who have fulfilled the Designated Items above will be chosen at random to receive the Reward (the "Winners").
3. The completion of Designated Items will be verified by the Bank based on the Bank record to determine eligibility for this Promotion. In case of any dispute, Bank's records shall prevail.
4. The e-tickets for "Merry Balloon Park" (the "Tickets") will be sent to the Winners via SMS on or before 24 December 2025. The Winners must maintain a valid Hong Kong mobile phone number in the Bank's record (with +852 area code) and ensure that the relevant phone number can receive SMS, otherwise the Winners will be deemed to have forfeited the tickets. No further notice will be given to customers who are not chosen.
5. Winners must not terminate nor downgrade the Preferred Banking on or before 24 December 2025 in order to enjoy the Tickets.
6. The event dates will be randomly assigned and Winners cannot request any change in event date.
7. Additional terms and conditions of the event tickets apply, please contact the Organizer for details.
8. The "Merry Balloon Park" is organized by MakeltLoud Marketing Limited ("the Organizer"). The Bank is neither vendors nor providers nor the supplier of the Reward. For any enquiries regarding the Reward, customers should contact the Organizer directly. The Organizer is solely responsible for all related obligations and liabilities. The Bank is not responsible for the Reward or services provided.
9. The Organizer MakeltLoud Marketing Limited reserves the right to change or reschedule the date of the event and/or cancel the event without prior notice. The Bank have no responsibility if the date of the event is changed, rescheduled, and/or cancelled. No compensation of whatsoever nature will be offered. For any disputes or enquiries relating to the event, please contact the Organizer for further details.
10. By participating in the Lucky Draw, Eligible Preferred Banking Customers are deemed to have agreed and accepted that the Bank will inform the name of the Eligible Preferred Banking Customers to a designated contractor for the purpose of redeeming the Reward.
11. The Winners cannot exchange the Reward for cash, other products, services or discounts or transfer the offer. The Winners cannot exchange the Reward for cash, other goods, services, discounts or transfers. Expired Redemption Vouchers or tickets will not be accepted and will not be reissued.
12. In case of fraud or abuse, the Bank reserves the right to disqualify the customer immediately and retain the right to retrieve the reward from the Customers after disqualification.
13. The Bank assumes no responsibility for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed electronic transmission or any other reason such as incorrect or not up-to-date email address or local SMS receiving number at the Bank record which may limit a Winner's ability to receive the email or local SMS on the Tickets of the Lucky Draw Promotion.
14. The Bank reserves the right to replace the Reward with any alternative gift without prior notice. The value or nature of the alternative gift may differ from the Reward offered.
15. In case of any disputes regarding the Promotion, the Bank reserves the right of final and binding decision.
16. The Bank reserves the right to change or terminate the Promotion at any time and to amend these terms and conditions from time to time.