



Hang Seng FX⁺ Terms and Conditions ("Terms")

1. In these terms

1.1 In these Terms, when we say:

- (a) "we" or "us", we mean Hang Seng Bank Limited or anyone who takes over from us; and
- (b) "you", we mean existing customers who hold accounts in their sole or joint names only.

1.2 Unless specified, this promotion only applies to Prestige Private customers. This promotion doesn't apply to corporate accounts and Private Banking customers.

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About Hang Seng FX⁺

2. Enrolling in FX⁺

2.1 Once enrolled in Hang Seng FX⁺ ("FX⁺") and upon reaching certain level, you can enjoy a foreign exchange spread discount ("FX spread discount") or/and cash rewards and a chance to enter a lucky draw (as shown in the table) on your Eligible Transactions. The offers for each promotion period for FX⁺ ("Promotion Period") may vary, and the details for the latest Promotion Period will be announced from time to time on hangseng.com/fx+.

Level	Accumulated amount (HKD or equivalent) of Eligible Transactions during the Promotion Period	Instant	After Promotion Period ends	
		FX spread discount	Cash reward	Lucky draw
Level 1	100,000 to below 2,500,000	None	None	Yes
Level 2	2,500,000 to below 5,000,000	Yes	Yes	Yes
Level 3	5,000,000 to below 20,000,000	Yes	Yes	Yes
Level 4	20,000,000 or above	Yes	Yes	Yes

2.2 In this programme:

- **FX⁺ Levels:** The FX⁺ levels depend on the total accumulated amount of all Eligible Transactions during the Promotion Period.
- **Automatic enrolment:** Once you enrol in the programme, you'll be automatically enrolled for the next FX⁺ Promotion Period (if any).
- **Programme Resets:** Level and accumulated amount automatically reset at the end of the Promotion Period.

- **Accumulated amount:** Your accumulated amount is the total of your Eligible Transactions made during the Promotion Period via Hang Seng Personal e-Banking (“Personal e-banking”), Hang Seng Personal Banking mobile app (“mobile app”), Phone banking (manned hotline only) and at our branches.
- **FX spread discount:** The FX spread discount refers to reduction on sales margin we normally charge for Eligible Transactions. Other mark-up applied to the exchange rate for operation reasons will not be reduced. When you make an Eligible Transaction, we’ll apply the discount automatically on the exchange rate spread upfront.
- **Actual levels achieved:** Cash rewards and lucky draw entries do not accumulate as you move up the levels. You get them based on the level you achieve by the end of the Promotion Period.

3. Your Eligible Transactions

3.1 For joint-named account, the Eligible Transactions will count only towards the accumulated total of the person who placed the instruction. You can’t share the amount with other joint-named account holders.

3.2 “Eligible Transactions” mean any foreign exchange transaction if it fulfils the below criteria:

Types of transactions and services	Channel(s)	Count towards accumulated amount?	Eligible for FX spread discount?
<ul style="list-style-type: none"> • Self-name exchange transactions (excluding forward-dated transfer instructions) • Exchange transactions to third-party personal accounts within Hang Seng (excluding forward-dated transfer instructions) • Payment Connect transaction involving exchanges 	<ul style="list-style-type: none"> • Personal e-banking • mobile app • Our branches in Hong Kong • Phone banking (manned hotline only) 	Yes	Yes

Exchange transactions with special offer provided by our staff	<ul style="list-style-type: none"> • Our branches in Hong Kong • Phone banking (manned hotline only) 	Yes	No
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Other exchange services, including but not limited to:	<ul style="list-style-type: none"> • Personal e-banking mobile app • Our branches in Hong Kong • Phone banking (manned hotline only) • Foreign currency ATM • Debit card spending 	No	No
<ul style="list-style-type: none"> • Inward and outward remittance (e.g. Overseas Transfer and Global Money+) • Notes exchange, deposit and withdrawal • FX Order Watch • FPS x PromptPay QR Payment (Thailand) • Paper Gold and FX investment (e.g. FX2) • Multi-Currency Debit Mastercard® spending and withdrawal 			

Unless specified, you can't enjoy FX⁺ at the same time as any other foreign exchange offer or discount.

Other important information

4. Notifications

- 4.1 By enrolling in FX⁺, you agree that we may send you notifications and information about FX⁺ by Email, Push Notification, SMS or MMS from time to time.

5. Our records are final

- 5.1 The dates and amounts in our records are final for deciding:
- (a) if a transaction is an Eligible Transaction;
 - (b) the date it was made;
 - (c) the amount it adds to your accumulated amount of Eligible Transactions; and
 - (d) the type of reward you are entitled.

6. Enrolment arrangement

- 6.1 By enrolling in FX⁺, you confirm you're our existing customer and agree to these Terms. You can't withdraw from FX⁺.

7. Changes to these Terms

- 7.1 We may change these Terms or cancel any offer at any time. You can find the latest offer details and these Terms on our website. We'll communicate these to you by other means as soon as practicable.

8. Foreign currency risk

- 8.1 Foreign Exchange carries Exchange Rate Risk. If the exchange rate of a foreign currency changes, you might gain or lose money when you convert:
- (a) Hong Kong Dollars or foreign currency to another foreign currency; or
 - (b) a foreign currency time deposit to another currency, including Hong Kong Dollars, on maturity.

9. RMB currency risk

9.1 Renminbi ("RMB") is subject to exchange rate risk. If the RMB exchange rate changes, you might lose money when you later convert RMB into another currency, including Hong Kong Dollars. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB isn't freely convertible. Converting it may be subject to certain policy, regulatory requirements or restrictions. These are subject to changes from time to time without notice. The actual conversion depends on the policy, regulatory requirements and/or restrictions at the relevant time.

10. Third party rights

10.1 No person other than you and us will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

11. Governing law

11.1 These Terms are governed by the laws of Hong Kong. They are subject to current regulatory requirements.

12. Termination

12.1 We can suspend, change or end this programme and any offers at any time. We can also change these Terms from time to time without prior notice.

13. Other terms

13.1 There are other terms and conditions that apply to the products or services under this programme ("Other Terms") which you should refer to. If these Terms and the Other Terms say different things, we'll follow what these Terms say for this programme.

14. Disputes

14.1 If there's a dispute, our decision on all matters relating to this programme and offers is final and binding on all parties.

15. Languages

- 15.1 If the English version of these Terms says something different to the Chinese version, then we'll follow the English version.