



Terms and Conditions for the “Up to 4.5% p.a. Extra USD Preferential Savings Rate offer by Executing Eligible Investment Transactions” (“This Offer”)

Offer Eligibility

1. The promotion period of This Offer is from 1 August 2025 to 30 September 2025 (the “Promotion Period”).
2. This Offer is only applicable to personal customers who fulfill the below requirements (“Eligible Customer(s)”):
 - i. Customers holding a Prestige Private Banking or Prestige Banking Account with Hang Seng Bank Limited (the “Bank”); and
 - ii. Customers who have successfully executed Eligible Investment Transactions specified below.
3. “Eligible Investment Transactions” refer to the subscriptions of investment funds distributed by the Bank via any integrated accounts through general subscription, Advanced Switching Service[®], and/or Investment Financing Service (under the account number suffix of 388) (not applicable to normal switching transaction, fund subscription through Hang Seng Monthly Investment Plan for Funds, fund subscriptions via SimplyFund Account (under the account number suffix of 384)); and/or subscriptions of structured products via any integrated accounts (not applicable to subscription of Capital Protected Investment Deposit and MaxiInterest Investment Deposit.)

Offer Details

4. Eligible Customer with “Eligible Incremental Balance” of minimum USD2,000 under his/her “Eligible Deposit Account(s)” can be entitled to the extra USD savings rates as stated in below table in the corresponding “Designated Deposits Growth Period” for the “Eligible Incremental Balance” in terms of cash reward.

Eligible Customer	Extra USD savings rate
Existing Investment Customer: Eligible Customers who held any investment funds in any Investment Fund Account (under the account number suffix of 382) and/or held any structured products in any account between 1 July 2025 and 31 July 2025	3.5% p.a.
New Investment Customer: Eligible Customers who have not held any investment funds in any Investment Fund Account (under the account number suffix of 382) and/or held any structured products in any account between 1 July 2025 and 31 July 2025	4.5% p.a.

- i. Schedule

Eligible Investment Transaction Period (A)	Designated Deposits Growth Period (B)	Designated Deposits Comparison Date (C)	Date of Cash Reward
August 2025	September 2025	31 July 2025	On or before 31 December 2025
September 2025	October 2025	31 August 2025	

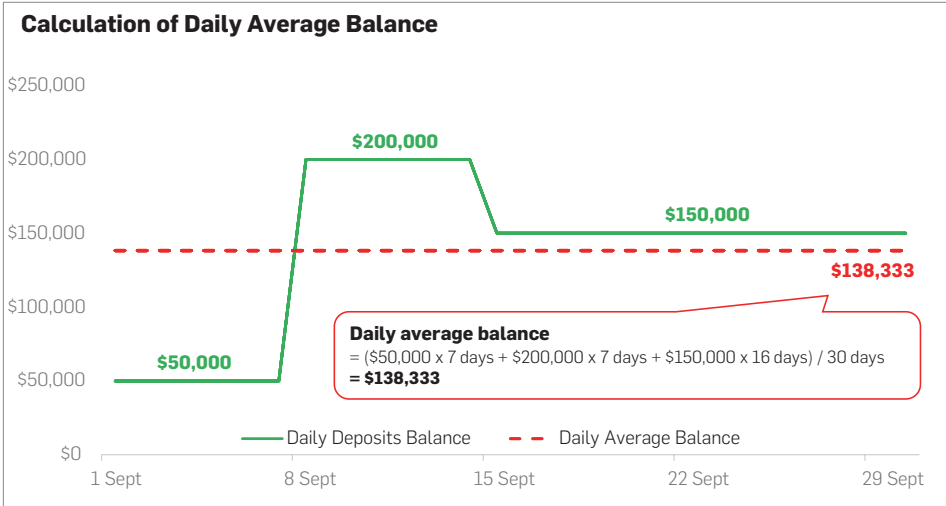
- ii. “**Eligible Deposit Account(s)**” refers to the USD savings account(s) and current account(s) in Eligible Customers’ sole name or in the capacity as the primary account holder in the case of a joint account. For the avoidance of doubt, time deposit accounts are excluded from the Eligible Deposit Accounts.
 - iii. The extra interest amount (“Cash Reward”) is calculated as simple interest on a 360-day basis, based on the Eligible Incremental Balance of Eligible Customers.
 - iv. The Bank reserves the right to suspend, amend or terminate This Offer at any time at the Bank’s sole discretion.
5. “**Eligible Incremental Balance**”, in respect of the “Designated Deposits Growth Period” (B), means the amount in USD (subject to a minimum of USD2,000 and to the Cap specified in Clause 5ii below) calculated as follows:
Deposit daily average balance of all Eligible Deposit Account(s) in the “Designated Deposits Growth Period” (B) plus the aggregate “USD Eligible Investment Transaction Amount” during the corresponding “Eligible Investment Transaction Period” (A), minus the Deposit balance of all Eligible Deposit Account(s) as of the “Designated Deposits Comparison Date” (C).
 - i. “**USD Eligible Investment Transaction Amount**” means the transaction amount in USD only of Eligible Investment Transactions during the relevant Investment Transaction Period, and “**Eligible Investment Transaction Amount**” means the transaction amount in any currency of Eligible Investment Transactions during the relevant Eligible Investment Transaction Period.
 - ii. The Eligible Incremental Balance which can enjoy the extra USD savings rate is capped at the aggregate Eligible Investment Transaction Amount of all Eligible Investment Transaction(s) of the relevant Eligible Investment Transaction Period (A) (the “Cap”). For the purposes of calculating the Cap, the aggregate Eligible Investment Transaction Amount of any Eligible Investment Transaction with a non-USD trading currency will be converted into USD at the exchange rate solely determined by the Bank on 30 September 2025.
 - iii. If the customer got a negative balance or did not hold any Eligible Deposit Account on the Designated Deposits Comparison Date, it will be treated as zero in the Eligible Incremental Balance calculation.
 - iv. In the case of any funds transfer made after 9pm on Mondays to Fridays or 6pm on Saturdays, and cheques deposited after the cut-off time of the Bank, the deposit balance change will be effective on the next working day. All the related account deposit balances shall be based on the records of the Bank.
 - v. The deposits in excess of the Cap is not eligible to This Offer. The prevailing savings rate will apply to any deposits in the excess of the Cap (prevailing savings rate is only applicable to USD savings accounts).

vi. Illustrative examples of the Eligible Incremental Balance calculation (for reference only)
Scenario 1: Assuming that the customer has successfully executed an Eligible Investment Buy Transaction in August 2025, **deposited new fund in the same month and maintained the fund during the Designated Deposits Growth Period:**

Date	Transaction	Transaction Amount in USD equivalent	Deposit Balance of Eligible Deposit Account (USD)
31 Jul 2025	N/A	N/A	\$100,000
13 Aug 2025	Fund out to settle an USD Eligible Investment Buy Transaction	-\$50,000	\$50,000
20 Aug 2025	Fund in by cheque deposit	+\$50,000	\$100,000
21 Aug-30 Sep 2025	No Transaction	N/A	\$100,000
Deposit Daily Average Balance in Sep: (\$100,000 x 30 days / 30 days) = \$100,000			
Eligible Incremental Balance of Sep (Capped at Eligible Investment Transaction Amount in Aug): = (Deposit daily average balance in Sep + USD Eligible Investment Transaction Amount in Aug) - Deposit balance as of 31 Jul = \$100,000 + \$50,000 - \$100,000 = \$50,000			

Scenario 2: Assuming that the customer has successfully executed Eligible Investment Transaction in August 2025 and **deposited new fund in September 2025:**

Date	Transaction	Transaction Amount in USD equivalent	Deposit Balance of Eligible Deposit Account (USD)
31 Jul 2025	N/A	N/A	\$100,000
13 Aug 2025	Fund out to settle an USD Eligible Investment Buy Transaction	-\$50,000	\$50,000
15 Aug 2025	Fund out to settle an HKD Eligible Investment Buy Transaction	-\$10,000	\$50,000 (This HKD transaction does not affect the USD account balance)
8 Sep 2025	Fund in by cheque deposit	+\$100,000	\$200,000
	Fund in from settlement of an USD investment transaction	+\$50,000	
15 Sep 2025	Fund out to settle an USD Eligible Investment Buy Transaction	-\$50,000	\$150,000
Deposit Daily Average Balance in Sep: (Refer to below image for calculation details) = \$138,333			
Eligible Incremental Balance of Sep (Capped at Eligible Investment Transaction Amount in Aug): = (Deposit daily average balance in Sep + USD Eligible Investment Transaction Amount in Aug) - Deposit balance as of 31 Jul = (\$138,333 + \$50,000) - \$100,000 = \$88,333 Note: The amount in which this offer can be enjoyed is \$60,000 (as the total Eligible Investment Transaction amount in Aug is \$50,000+\$10,000, so the cap is \$60,000)			



6. Cash Reward will be credited into the Eligible Deposit Account of the Eligible Customer on the Date of Cash Reward stated in Clause 4i. At the time the Cash Reward is credited, the Eligible Customer must continue to maintain the relevant Prestige Private Banking/Prestige Banking Account. Otherwise, he/ she will be deemed to have forfeited the right to receive the relevant Cash Reward. The Cash Reward is calculated on a "per-Eligible Customer basis". In case the Eligible Account is a joint-named account, only the primary account holder can enjoy the offer.
7. The transaction date, time, subscription amount of investment product are subject to the records of the Bank. The Bank reserves the right to amend any calculation method of transaction amount at its sole discretion.
8. Unless otherwise specified, the offer mentioned in these Terms and Conditions cannot be used in conjunction with other promotional offers of the same products and other savings offers of the same currency of the Bank.
9. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
10. This Offer is not applicable to Commercial customers, Private Banking customers and any party who enjoys special privileges and offers.
11. No person other than the Eligible Customers 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.
12. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. These Terms and Conditions are subject to prevailing regulatory requirements (where applicable).
14. The Bank reserves the right to suspend, amend or terminate This Offer and to amend these Terms and Conditions at any time without prior notice. The decision of the Bank on all matters relating to This Offer shall be final and binding on all parties concerned.

For details of Advanced Switching Service, please refer to Hang Seng Bank website> Investments> Fund SuperMart or contact our staff.

Important Risk Warnings

Risk Disclosure of Investment Funds

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

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.

RMB Currency Risk

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

Foreign Exchange Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa.