

「夢想旅途」世界旅程大抽獎之條款及細則

推廣期及資格定義：

1. 「夢想旅途」世界旅程大抽獎（「本推廣」）由恒生銀行有限公司（「恒生銀行」或「本行」）於 2026 年 4 月 13 日至 6 月 30 日（包括首尾兩天）（「推廣期」）舉行。
2. 本推廣只適用於恒生銀行的優越私人理財客戶、優越理財客戶、優進理財客戶及 / 或其他客戶。
3. 本推廣不適用於商業銀行客戶。

「夢想旅途」世界旅程大抽獎抽獎詳情

4. 受本條款及細則所限，於推廣期內，客戶（「合資格客戶」）透過恒生銀行分行成功投保指定人壽保險計劃*，而相關保單之全期所需保費[^]達港幣 800,000（「合資格保單」）將自動參與本推廣。合資格客戶可就每份合資格保單根據下列資格獲得相應抽獎機會：

詳細資格	每符合所需資格獲得的抽獎次數
客戶於 2025 年 12 月 31 日持有由恒生保險承保的有效人壽保單	1
客戶： <ul style="list-style-type: none"> ○ 於 2025 年 12 月 31 日並未持有任何由恒生保險承保的有效人壽保單；及 ○ 並非指定新客戶（定義見下方）。 	2
客戶： <ul style="list-style-type: none"> ○ 於 2025 年 12 月 31 日並未持有任何由恒生保險承保的有效人壽保單；及 ○ 於推廣期間，成功開立全新優越私人理財或優越理財戶口的客戶（「指定新客戶」）[#]。 	3

* 「指定人壽保險計劃」指「傳承・高蓄」人壽保險計劃、「傳蓄・飛恒」人壽保險計劃、「愛與承」人壽保險計劃 2、「愛與承」人壽保險計劃（尊尚）、「愛與恒」多貨幣人壽保險計劃 2 及「聚息通」人壽保險計劃。以上指定人壽保險計劃均由恒生保險有限公司（「恒生保險」）承保。

^ 「全期所需保費」指相關保單未扣除相關保費折扣(如有)前之全期所需保費。

只適用於推廣期內，符合指定開戶條件，並於本行新開立優越私人理財或優越理財之綜合戶口之人士，但不包括：

- 現有客戶指於本行持有任何港元 / 外幣儲蓄、往來、定期存款戶口或任何綜合戶口 (包括優越私人理財、優越理財、綠色銀行綜合戶口及任何其他綜合戶口)；或
- 於開戶月份前 12 個月內曾於本行持有上述任何戶口之人士；或
- 於任何期間被結束任何本行戶口之人士。

5. 恒生銀行將於 2026 年 8 月 31 日或之前以隨機方式抽出 10 名得獎者 (「得獎者」)。獎品詳情如下 (「獎品」)：

	獎品	旅遊禮券#等值 (港幣)	獎品數量 (份)
1	18 天北極郵輪雙人度假套票	280,000	1
2	8 天南非雙人度假套票	80,000	1
3	8 天芬蘭雙人度假套票	80,000	1
4	8 天葡萄牙雙人度假套票	80,000	1
5	8 天西班牙雙人度假套票	80,000	1
6	8 天馬爾代夫卡尼島雙人度假套票	80,000	1
7	8 天冰島雙人度假套票	50,000	1
8	8 天瑞士雙人度假套票	50,000	1
9	8 天希臘雙人度假套票	50,000	1
10	8 天塔斯曼尼亞雙人度假套票	50,000	1

#旅遊禮券之價值乃根據 2026 年 8 月 15 日至 2026 年 8 月 22 日期間，兩位成人入住平均四星級酒店 (標準客房) 及來回經濟客位機票之價格估算，獎品名額共 10 份。

6. 每位合資格客戶於推廣期內最多只可獲獎品一份。

7. 合資格保單須

- a. 於冷靜期屆滿後，及
- b. 直至 2026 年 8 月 31 日仍然有效，相關合資格客戶才符合享有相對應的該次抽獎機會的資格。

8. 如合資格客戶於推廣期內成功投保多於一份合資格保單，所有合資格保單的抽獎機會將累積計算。
9. 合資格保單必須在申請日之後 45 日內成功簽發，方可享有此優惠。
10. 如預訂之總費用超出旅遊禮券之面值，得獎者須自行承擔並支付差額。
11. 得獎者可使用旅遊禮券選擇其他旅遊地點，惟須視乎供應商所支援的國家 / 地點之供應情況而定，並於所有情況均受供應商之條款及細則所限。
12. 獎品相關的稅款和附加費用須由得獎者自行承擔。
13. 預訂旅遊產品受限於供應量及不適用旅遊日期。

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14. 恒生銀行將於 2026 年 9 月 30 日或之前透過客戶經理或分行經理通知得獎者。得獎者必須親身到分行領取換領信，否則將被視作棄權論。
15. 換領信將包括兌換獎品之指引。得獎客戶須依照換領信上的指引兌換獎品，否則將被視作棄權論。
16. 恒生銀行不會承擔與獎品使用有關之任何法律責任。任何有關獎賞之爭議或投訴，均應由客戶與該供應商自行解決。有關抽獎獎賞的使用詳情，請參閱抽獎獎賞上之訊息及供應商之條款及細則。
17. 得獎者的相關合資格保單必須於領獎時已經生效並仍然有效，否則相關得獎者的得獎資格將會被取消而不作另行通知，而該得獎名額將被視作棄權論。恒生銀行保留於抽獎結果刊登後再次核實得獎者身份及獲獎資格之權利。

一般條款及細則

18. 所有獎賞不可轉換其他禮品、不可兌換現金及不可轉讓，如被刪除、遺失、損毀或未有於到期日前使用，恕不補發。
19. 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抽獎獎賞之權利。
20. 如因任何原因無法提供抽獎獎賞，恒生銀行保留隨時以其他獎賞取代之權利，無須事先另行通知。而該獎賞之價值及種類可能與抽獎獎賞不相同。

21. 本行並非抽獎獎賞之供應商，不會承擔與抽獎獎賞有關之任何法律責任。任何與抽獎獎賞相關之產品質素，概由抽獎獎賞之相關供應商或商戶單獨負責。任何有關抽獎獎賞之爭議或投訴，均應由客戶與相關供應商或商戶自行解決。
22. 任何指定保險計劃的無入賬、已被取消、或已被退款的投保申請，均不符合在本推廣中的合資格保單。
23. 恒生保險有權根據合資格客戶及/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。
24. 本行保留權利隨時及不時暫停、更改或終止本推廣及有關優惠，及修訂有關條款及細則，而無須事先另行通知。本行對本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。本推廣須受有關產品 / 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，就本推廣相關事項而言概以本條款及細則為準。
25. 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。
26. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按照香港法律詮釋。
27. 本條款及細則受現行監管規定約束。
28. 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。

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於香港經營，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。如客戶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），本行將與客戶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，則請客戶與恒生保險直接解決。

保單持有人受恒生保險之信貸風險影響。

若保單持有人於保單初期中止本計劃及 / 或退保，其取回的收益金額可能遠低於已繳付的保費，一切有關退保詳情概以相關保單條款為準。

Terms and Conditions for < “Dream Journey” Global Travel Grand Prize Draw >

Promotion Period and Eligibility

1. The “Dream Journey” Global Travel Grand Prize Draw (“Promotion”) is held by Hang Seng Bank Limited (“Hang Seng Bank” or “Bank”) from 13 April 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”).
2. The Promotion is applicable to any Prestige Private, Prestige Banking, Preferred Banking Customer and/or Mass Customer of Hang Seng Bank.
3. The Promotion is not applicable to Commercial customers.

Details of “Dream Journey” Global Travel Grand Prize Draw

4. Subject to these terms and conditions, during the Promotion Period, a customer (“Eligible Customer”) who successfully applies for any Designated Life Insurance Plan* through any branch of Hang Seng Bank with Total Premiums^ of HKD800,000 or above for the relevant policy (“Eligible Policy”) is automatically enrolled in this Promotion. An Eligible Customer can earn up to 3 lucky draw chances for each Eligible Policy by fulfilling one of the following requirements:

Detailed Requirement	Lucky Draw Entry per Requirement
Customer who held any in-forced life insurance policy(ies) underwritten by Hang Seng Insurance as of 31 December 2025.	1
Customer who: <ul style="list-style-type: none"> o did not hold any insurance policy underwritten by Hang Seng Insurance as of 31 December 2025; and o is not a Designated New Customer (as defined below). 	2
Customer who: <ul style="list-style-type: none"> o did not hold any insurance policy underwritten by Hang Seng Insurance as of 31 December 2025; <u>and</u> o is a new Prestige Private or Prestige Banking customer with account successfully opened within the Promotion Period (“Designated New Customer”)#. 	3

* “Designated Life Insurance Plans” means DragonPower Life Insurance Plan, PhoenixPower Life Insurance Plan, LegendPower Life Insurance Plan 2, LegendPower Life Insurance Plan (Supreme), FamilyPower Multi-Currency Life Insurance Plan 2 and IncomePower Life Insurance Plan, all of which being underwritten by Hang Seng Insurance Company Limited (“Hang Seng Insurance”).

^ “Total Premiums” means the total premiums of each Eligible Policy before applying relevant premium discounts (if any).

Only applicable to customers who meet the account opening requirements and have newly opened Prestige Private/Prestige Banking at the Bank during the Promotion Period, excluding:

- 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, Prestige Banking, Preferred Banking, Green Banking and any other Integrated Account); or
 - individuals who have ever held any of the above accounts with the Bank in the previous 12 months prior to the account opening month; or
 - individuals whose account(s) mentioned above has/have been terminated in any period.
5. 10 prize winners (“Winners”) will be drawn on a random basis on or before 31 August 2026 by Hang Seng Bank. The prize details are as follows (“Prizes”):

	Prize	Travel voucher# value equivalent (HKD)	Quantity
1	18-day Arctic Cruise Vacation package for two	280,000	1
2	8-day South Africa Vacation package for two	80,000	1
3	8-day Finland Vacation package for two	80,000	1
4	8-day Portugal Vacation package for two	80,000	1
5	8-day Spain Vacation package for two	80,000	1
6	8-day Maldives – Kani Island Vacation package for two	80,000	1
7	8-day Iceland Vacation package for two	50,000	1
8	8-day Switzerland Vacation package for two	50,000	1
9	8-day Greece Vacation package for two	50,000	1
10	8-day Tasmania Vacation package for two	50,000	1

#The value of travel voucher is estimated based on the price of average four-star hotel (standard room) and round-trip Economy class air tickets for 2 people from 15 August 2026 to 22 August 2026. There is a total of 10 Prizes.

6. Each Eligible Customer could only win at most one Prize during the Promotion Period.
7. Only Eligible Customers, whose relevant Eligible Policies:
 - a. pass the respective cooling-off periods; and
 - b. remain in force as of 31 August 2026,
 are eligible for the respective lucky draw chances.
8. If an Eligible Customer has taken up more than one Eligible Policy during the Promotion Period, the total lucky draw chances of all policies are accumulated.
9. The Eligible Policy must be successfully issued within 45 days of the date of application to enjoy the Offer.
10. If the total cost of the reservation exceeds the value of the travel voucher, the Winner shall pay the balance at the Winner’s own expense.
11. The Winners are allowed to choose other travel locations with the travel vouchers, subject to the availability of the countries/locations supported by the supplier and subject always to the relevant terms and conditions stipulated by the supplier.
12. Taxes and surcharges related to any Prize shall be borne by the relevant Winner.
13. The booking of the travel products is subject to the availability and blackout travel dates.

Prize Redemption Details of “Dream Journey” Global Travel Grand Prize Draw

14. Hang Seng Bank shall notify the Winners via their Relationship Manager or Branch Manager on or before 30 September 2026. Each Winner must visit the branch in person to collect the relevant redemption letter. Otherwise, the Winner is deemed to have forfeited the Prize.
15. The redemption letters will contain the redemption instructions. Each Winner must follow the instructions on the redemption letter to redeem the Prize. Otherwise, the Winner is deemed to have forfeited the Prize.
16. Hang Seng Bank is not responsible for any liability relating to the use of the Prize. Any dispute or complaint arising from the Prize shall be resolved directly between the customer and the supplier. For details of how to use the Prize, please refer to the message stated thereon and the relevant terms and conditions of the supplier.
17. Upon the redemption of the lucky draw results, each Winner’s relevant Eligible Policy(ies) must have become and remain effective. Otherwise, the relevant Winner is disqualified without further notice, and the relevant Prize is considered as forfeited. Hang Seng Bank reserves the right to verify the identity and eligibility of the Winners again after the publication of the lucky draw results.

General

18. All prizes are non-exchangeable, non-refundable and non-transferable. It will not be reissued if deleted, lost, damaged or unused after expiry.
19. In case of fraud or abuse, the Bank reserves the rights to disqualify the customer immediately, and to retrieve the Prize from the customer after disqualification.
20. Hang Seng Bank reserves the right to replace the Prize with other gifts at any time without prior notice and without reason. The value or nature of the substitute gift may differ from the Prize offered in this Promotion.
21. The Bank is not the supplier of the reward and is not responsible for any liability relating to the reward. Any matters with regards to the quality relating to the reward are the sole obligations of the relevant supplier/merchant of the reward. Any dispute or complaint relating to the reward shall be resolved directly between the customer concerned and the relevant supplier/merchant.
22. Any application for the above Designated Life Insurance Plan with unposted/cancelled/refunded premium does not qualify for this Promotion.
23. Hang Seng Insurance has the right to decide whether or not to accept the insurance application based on information provided by the Eligible Customer and/or the life insured(s) upon application.
24. The Bank reserves the right to suspend, vary or terminate the Promotion and the related offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of the Bank on all matters relating to the Promotion and the related offers is 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 prevail for matters in relation to the Promotion.

25. No person other than the Eligible Customer and the Bank (which includes its successors and assigns) has 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.
26. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“Hong Kong”).
27. These terms and conditions are subject to prevailing regulatory requirements.
28. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

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 authorised and regulated by the Insurance Authority in Hong Kong. The Bank is an insurance agency authorised 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 any 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 the plan. 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 the customer 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 the customer; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and the customer directly.

The policyholder is subject to the credit risk of Hang Seng Insurance.

If the policyholder discontinues and/or surrenders this policy in early policy years, the amount of benefits the policyholder will get back may be considerably less than the total premiums the policyholder has paid. Please refer to the relevant policy provisions regarding details about policy surrender.

“梦想旅途”世界旅程大抽奖之条款及细则

推广期及资格定义：

1. “梦想旅途”世界旅程大抽奖（“本推广”）由恒生银行有限公司（“恒生银行”或“本行”）于 2026 年 4 月 13 日至 6 月 30 日（包括首尾两天）（“推广期”）举行。
2. 本推广只适用于恒生银行的优越私人理财客户、优越理财客户、优进理财客户及/或其他客户。
3. 本推广不适用于商业银行客户。

“梦想旅途”世界旅程大抽奖抽奖详情

4. 受本条款及细则所限，于推广期内，客户（“合资格客户”）透过恒生银行分行成功投保指定人寿保险计划*，而相关保单之全期所需保费^A达港币 800,000（“合资格保单”）将自动参与本推广。合资格客户可就每份合资格保单根据下列资格获得相应抽奖机会：

详细资格	每符合所需资格获得的抽奖次数
客户于 2025 年 12 月 31 日持有由恒生保险承保的有效人寿保单	1
客户： ○ 于 2025 年 12 月 31 日并未持有任何由恒生保险承保的有效人寿保单；及 ○ 并非指定新客户（定义见下方）。	2
客户： ○ 于 2025 年 12 月 31 日并未持有任何由恒生保险承保的有效人寿保单；及 ○ 于推广期间，成功开立全新优越私人理财或优越理财户口的客户（“指定新客户”）#。	3

* “指定人寿保险计划”指“传承·高蓄”人寿保险计划、“传蓄·飞恒”人寿保险计划、“爱与承”人寿保险计划 2、“爱与承”人寿保险计划（尊尚）、“爱与恒”多货币人寿保险计划 2 及“聚息通”人寿保险计划。以上指定人寿保险计划均由恒生保险有限公司（“恒生保险”）承保。

^ “全期所需保费”指相关保单未扣除相关保费折扣（如有）前之全期所需保费。

只适用于推广期内，符合指定开户条件，并于本行新开立优越私人理财或优越理财之综合户口之人士，但不包括：

- 现有客户指于本行持有任何港元/外币储蓄、往来、定期存款户口或任何综合户口（包括优越私人理财、优越理财、绿色银行综合户口及任何其他综合户口）；或
- 于开户月份前 12 个月内曾于本行持有上述任何户口之人士；或
- 于任何期间被结束任何本行户口之人士。

5. 恒生银行将于 2026 年 8 月 31 日或之前以随机方式抽出 10 名得奖者（“得奖者”）。奖品详情如下（“奖品”）：

	奖品	旅游礼券#等值（港币）	奖品数量（份）
1	18 天北极邮轮双人度假套票	280,000	1
2	8 天南非双人度假套票	80,000	1
3	8 天芬兰双人度假套票	80,000	1
4	8 天葡萄牙双人度假套票	80,000	1
5	8 天西班牙双人度假套票	80,000	1
6	8 天马尔代夫卡尼岛双人度假套票	80,000	1
7	8 天冰岛双人度假套票	50,000	1
8	8 天瑞士双人度假套票	50,000	1
9	8 天希腊双人度假套票	50,000	1
10	8 天塔斯曼尼亚双人度假套票	50,000	1

#旅游礼券之价值乃根据 2026 年 8 月 15 日至 2026 年 8 月 22 日期间，两位成人入住平均四星级酒店（标准客房）及来回经济客位机票之价格估算，奖品名额共 10 份。

6. 每位合资格客户于推广期内最多只可获奖品一份。

7. 合资格保单须

c. 于冷静期届满后，及

d. 直至 2026 年 8 月 31 日仍然有效，相关合资格客户才符合享有相对应的该次抽奖机会的资格。

8. 如合格客户于推广期内成功投保多于一份合格保单，所有合格保单的抽奖机会将累积计算。
9. 合格保单必须在申请日之后 45 日内成功签发，方可享有此优惠。
10. 如预订之总费用超出旅游礼券之面值，得奖者须自行承担并支付差额。
11. 得奖者可使用旅游礼券选择其他旅游地点，惟须视乎供应商所支持的国家/地点之供应情况而定，并于所有情况均受供应商之条款及细则所限。
12. 奖品相关的税款和附加费用须由得奖者自行承担。
13. 预订旅游产品受限于供应量及不适用旅游日期。

“梦想旅途”世界旅程大抽奖领奖详情

14. 恒生银行将于 2026 年 9 月 30 日或之前透过客户经理或分行经理通知得奖者。得奖者必须亲身到分行领取换领信，否则将被视作弃权论。
15. 换领信将包括兑换奖品之指引。得奖客户须依照换领信上的指引兑换奖品，否则将被视作弃权论。
16. 恒生银行不会承担与奖品使用有关之任何法律责任。任何有关奖赏之争议或投诉，均应由客户与该供应商自行解决。有关抽奖奖赏的使用详情，请参阅抽奖奖赏上之讯息及供应商之条款及细则。
17. 得奖者的相关合格保单必须于领奖时已经生效并仍然有效，否则相关得奖者的得奖资格将会被取消而不作另行通知，而该得奖名额将被视作弃权论。恒生银行保留于抽奖结果刊登后再次核实得奖者身份及获奖资格之权利。

一般条款及细则

18. 所有奖赏不可转换其他礼品、不可兑换现金及不可转让，如被删除、遗失、损毁或未于到期日前使用，恕不补发。
19. 如有任何舞弊或欺诈行为，本行将即时取消客户的参加资格，并保留因客户被取消资格而收回有关已享抽奖奖赏之权利。
20. 如因任何原因无法提供抽奖奖赏，恒生银行保留随时以其他奖赏取代之权利，无须事先另行通知。而该奖赏之价值及种类可能与抽奖奖赏不相同。

21. 本行并非抽奖奖赏之供应商，不会承担与抽奖奖赏有关之任何法律责任。任何与抽奖奖赏相关之产品质素，概由抽奖奖赏之相关供应商或商户单独负责。任何有关抽奖奖赏之争议或投诉，均应由客户与相关供应商或商户自行解决。
22. 任何指定保险计划的无入账、已被取消、或已被退款的投保申请，均不符合在本推广中的合资格保单。
23. 恒生保险有权根据合资格客户及/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。
24. 本行保留权利随时及不时暂停、更改或终止本推广及有关优惠，及修订有关条款及细则，而无须事先另行通知。本行对本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。本推广须受有关产品/服务之条款及细则约束。如有关产品/服务之条款及细则与本条款及细则有任何歧异，就本推广相关事项而言概以本条款及细则为准。
25. 除客户及本行（包括其继承人及受让方）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。
26. 本条款及细则受香港特别行政区（“香港”）法律所管辖，并按照香港法律诠释。
27. 本条款及细则受现行监管规定约束。
28. 如上述条款及细则之中、英文版本有任何歧异，概以英文版本为准。

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于香港经营，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。如客户于销售过程或处理有关保险产品交易时与本行产生合资格争议（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），本行将与客户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，则请客户与恒生保险直接解决。

保单持有人受恒生保险之信贷风险影响。

若保單持有人于保單初期中止本計劃及/或退保，其取回的收益金額可能远低于已繳付的保費，一切有關退保詳情概以相關保單條款為準。