



恒生銀行
HANG SENG BANK

特選客戶尊享：投保指定人壽保險計劃優惠

由2026年4月13日至2026年6月30日，特選客戶成功投保下列指定人壽保險計劃而全期所需保費達指定金額，有機會享「財神駿馬」999.9足金金章(6.1克)一個！

全期所需保費*

(未扣除相關保費折扣(如有)前)

HKD800,000 - HKD1,499,999	HKD1,000 購物禮券
HKD1,500,000 - HKD4,999,999	「財神駿馬」999.9足金金章如意結(1.8克)一個
HKD5,000,000 或以上	「財神駿馬」999.9足金金章(6.1克)一個

指定人壽保險計劃包括：「傳承•高蓄」人壽保險計劃、「傳蓄•飛恒」人壽保險計劃、「聚息通」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)及「愛與恒」多貨幣人壽保險計劃2

*「全期所需保費」指於繳款期完結後須繳交予恒生保險的保費總額。

詳情請向本行職員查詢。
客戶查詢：2198 7838

優惠受條款及細則約束。請注意相關產品風險。

上述指定人壽保險計劃由恒生保險有限公司(「恒生保險」)承保。

條款及細則：

1. 推廣期為2026年4月13日至2026年6月30日(包括首尾兩天)(「推廣期」)。
2. 此優惠只適用於恒生銀行有限公司(「本行」)的私人銀行客戶、商業銀行客戶、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. 此優惠只適用於以下人壽保險計劃：「傳承·高蓄」人壽保險計劃、「傳蓄·飛恒」人壽保險計劃、「聚息通」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)及「愛與恒」多貨幣人壽保險計劃2(指定人壽保險計劃)。
4. 合資格客戶於推廣期內以保單持有人身份透過本行之分行/視像遙距投保方式成功申請任何指定人壽保險計劃(「合資格保單持有人」)，並且該保單必須在申請日之後45日內或90日內(適用於保費融資保單)成功簽發(「合資格保單」)，方可享有此優惠。
5. 如合資格客戶於推廣期內成功投保超過一份合資格保單，所有合資格保單之全期所需保費(未扣除相關保費折扣(如有)前)將被計算在此優惠中。
6. 受本條款及細則所限，合資格保單持有人的所有合資格保單之全期所需保費達到下列要求，將會獲得相應指定金額購物禮券或禮品(「此優惠」)：

全期所需保費 (未扣除相關保費折扣(如有)前)	購物禮券或禮品
HKD800,000 - HKD1,499,999	HKD1,000購物禮券
HKD1,500,000 - HKD4,999,999	「財神駿馬」999.9足金金章如意結(1.8克)一個
HKD5,000,000或以上	「財神駿馬」999.9足金金章(6.1克)一個

7. 每名合資格客戶只可獲享此優惠一次。
8. 「財神駿馬」999.9足金金章如意結(1.8克)之直徑為30毫米，根據2025年10月28日由供應商定立之金價，其價值約為港幣2,000(此價值並未包括造工費)。實際黃金重量以最終實物為準。
9. 「財神駿馬」999.9足金金章(6.1克)之直徑為35毫米，根據2025年10月28日由供應商定立之金價，其價值約為港幣7,000(此價值並未包括造工費)。實際黃金重量以最終實物為準。
10. 任何指定人壽保險計劃無入賬、已被取消或已被退款的投保申請，均不符合本推廣資格。
11. 本行將於下列日期之前通知合資格保單持有人有關領取購物禮券或禮品之換領詳情：

優惠階段	投保申請表之簽署日期	適用保單	郵寄換領信日期
階段一	2026年4月1日至2026年6月30日	申請日之後45日內成功簽發	2026年9月30日或之前
階段二	2026年4月1日至2026年6月30日	申請日之後90日內成功簽發(保費融資保單)	2026年11月30日或之前

12. 本行及恒生保險有限公司(「恒生保險」)並非購物禮券或禮品的供應商，不會承擔任何有關購物禮券或禮品的法律責任。有關購物禮券或禮品及其相關產品及服務的品質及供應的所有事宜由供應商全權負責。本行及恒生保險亦不會回購「財神駿馬」999.9足金金章如意結(1.8克)或「財神駿馬」999.9足金金章(6.1克)。客戶請直接聯絡供應商有關購詳情。如有需要，任何因有關購物禮券或禮品引起的爭議須由客戶與有關供應商解決。有關購物禮券或禮品的條款及細則之詳情，請參閱有關供應商的網站。
13. 在任何情況下，購物禮券或以上禮品不得兌換成現金或其他禮品及優惠。
14. 有關以上禮品之兌換詳情，本行將郵寄禮券或禮品換領信(「換領信」)致合資格保單持有人。合資格保單持有人須確保留存於恒生保險之地址為最新及準確無誤。若因合資格保單持有人所提供的聯絡資料不正確或換領信未能成功發出，以致合資格保單持有人未能收到換領信(因本行及/或恒生保險之失誤除外)，本行將不再另外補發換領信，而該合資格保單持有人將視作放棄禮品。合資格保單持有人亦須根據換領信內的指示於指定日期之前兌換禮品，否則將視作放棄禮品。
15. 禮品數量有限，送完即止。本行保留權利以其他項目代替。
16. 受制於本推廣所述之條款及細則，只有是合資格客戶、且其合資格保單在換領信發出時仍然有效的合資格保單持有人，才符合享有此優惠資格。
17. 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推廣。
18. 本推廣由本行及恒生保險有限公司(「恒生保險」)共同提供。本行及恒生保險就有關本推廣及此優惠的決定為最終決定，並對所有人士具約束力。
19. 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。
20. 本行保留隨時更改或轉換購物禮券為其他獎賞予合資格保單持有人之權利，毋須另行通知及毋須提供任何原因，而其他獎賞之形式及/或價值可能與原先獎賞不同。
21. 本行及恒生保險有權隨時及不時更改、撤銷或取消本推廣及/或此優惠及修改或更改其任何條款及細則，而毋須另行通知及毋須提供任何原因。
22. 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。
23. 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。
24. 本條款及細則受現行監管規定約束。
25. 本條款及細則之中英文文本如有歧異，概以英文本為準。

本文件單獨並不構成亦不應被視為要約、建議或游說買賣於本文中提及之任何保險產品或服務。有關各項指定人壽保險計劃之詳盡內容、條款、規定及不保事項等重要資料，請參閱有關計劃之宣傳手摺/單張並概以保單條款為準。有關相關產品風險，請參閱產品小冊子。

上述指定人壽保險計劃均由恒生保險承保。恒生保險已獲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，而有關產品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。

If you would like to receive an English version of this insurance promotion leaflet, please contact Hang Seng Bank branch staff or call our Enquiry Hotline at 2198 7838.

人民幣貨幣風險

人民幣乃受制於匯率風險。客戶於兌換人民幣至其他貨幣(包括港幣)時將可能受匯率波動而引致損失。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。人民幣現時並非自由兌換的貨幣，可能受制於若干政策、監管要求及/或限制(有關政策、監管要求或限制將不時更改而毋須另行通知)。實際的兌換安排須依據當時的政策、監管要求及/或限制而定。

外幣兌換風險

外幣兌換涉及匯率風險。將港幣兌換外幣或外幣兌換港幣時，可能會因當時外幣匯率之波動而出現利潤或虧損。如需在結算時將外幣保單利益兌換回港幣，保單利益金額可能因當時外幣匯率之波動而出現利潤或虧損。



Exclusive offer for Selected Customers

From 13 April 2026 to 30 June 2026, selected customers who successfully take up Designated Life Insurance Plan with designated total premiums have chance to enjoy a piece of God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1grams).

Total Premiums*

(before applying relevant Premium Discount (if any))

HKD800,000 - HKD1,499,999	HKD1,000 shopping coupon
HKD1,500,000 - HKD4,999,999	A piece of God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8grams)
HKD5,000,000 or above	A piece of God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1grams)

Designated Life Insurance Plans include DragonPower Life Insurance Plan, PhoenixPower Life Insurance Plan, IncomePower Life Insurance Plan, LegendPower Life Insurance Plan 2, LegendPower Life Insurance Plan (Supreme) and FamilyPower Multi-Currency Life Insurance Plan 2 ("Designated Life Insurance Plans")

* "Total Premiums" refers to the total premium amount to be paid to Hang Seng Insurance after completing the payment terms.

**For details, please contact our branch staff.
Customer Enquiry: 2198 7838**

Terms and Conditions Apply. Please note the relevant product risks.

The above Designated Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance").

Terms and Conditions:

- The promotion period is from 13 April 2026 to 30 June 2026 (both days inclusive) ("Promotion Period").
- This promotion is applicable to any Private Banking Customers, Commercial Banking Customers, Prestige Private Customers, Prestige Customers, Preferred Customers and Other Customers of Hang Seng Bank Limited ("Bank").
- The promotion is applicable to the following life insurance plans: DragonPower Life Insurance Plan, PhoenixPower Life Insurance Plan, IncomePower Life Insurance Plan, LegendPower Life Insurance Plan 2, LegendPower Life Insurance Plan (Supreme) and FamilyPower Multi-Currency Life Insurance Plan 2 ("Designated Life Insurance Plans").
- An Eligible Customer has to successfully take up any Designated Life Insurance Plan(s) as policyholder during the Promotion Period via Bank branch/video remote application ("Eligible Policyholders") and the policy must be successfully issued within 45 days or 90 days (for premium financing policies) of the date of application ("Eligible Policy") to enjoy the Offer.
- If an Eligible Customer has taken up more than one Eligible Policy during the Promotion Period, the total premiums (before applying relevant premium discount (if any)) of all Eligible Policies will be calculated for this promotion.
- Subject to these terms and conditions, each Eligible Policyholder is entitled to the respective designated amount of shopping coupon or gift ("Offer") once the total premiums of the Eligible Policy(ies) has reached the requirements as listed below:

Total Premiums (before applying relevant Premium Discount (if any))	Shopping Coupon or Gift
HKD800,000 – HKD1,499,999	HKD1,000 shopping coupon
HKD1,500,000 – HKD4,999,999	A piece of God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8grams)
HKD5,000,000 or above	A piece of God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1grams)

- Each Eligible Customer can only enjoy the Offer of this promotion once.
- The God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8gram) is 30mm in diameter, it was valued at approximately HKD2,000 (the value excluded the manufacturing cost), according to the supplier's gold price on 28 October 2025. The actual gold weight is subject to the actual product.
- The God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1gram) is 35mm in diameter, it was valued at approximately HK7,000 (the value excluded the manufacturing cost), according to the supplier's gold price on 28 October 2025. The actual gold weight is subject to the actual product.
- Any application for the above Designated Life Insurance Plan with unposted/cancelled/refunded premium does not qualify for this promotion.
- The Bank shall notify the Eligible Policyholders of the shopping coupon or gift's collection and redemption details in the following manner:

Promotion Batch	Policy application sign date	Applicable Policy(ies)	Redemption Letter distribution date
Batch 1	1 April 2026 to 30 Jun 2026	Policy successfully issued within 45 days	By 30 September 2026
Batch 2	1 April 2026 to 30 Jun 2026	Policy successfully issued within 90 days (for premium financing policies)	By 30 November 2026

- The Bank and Hang Seng Insurance Company Limited ("Hang Seng Insurance") are not the supplier of the shopping coupon(s) or gift(s) and do not assume any liability in relation to it/them. The supplier shall be solely responsible for all issues related to the shopping coupon(s) or gift(s) and the quality and availability of the relevant products and services. The Bank and Hang Seng Insurance will not repurchase the God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8grams) or the God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1grams). Customers should contact the supplier directly for details of the repurchase arrangement if necessary. Any dispute arising in relation to the shopping coupon(s) or gift(s) shall be resolved between the customer and the relevant supplier. For details of the terms and conditions of the shopping coupon(s) or gift(s), please refer to the website of the relevant supplier.
- The shopping coupon(s) or above gift(s) cannot be converted into cash or other gifts or benefits under any circumstances.
- For details of the redemption of the above gift(s), the Bank shall mail the shopping coupon or gift redemption letter ("Redemption Letter") to Eligible Policyholders. Each Eligible Policyholder must ensure that the address as registered with Hang Seng Insurance is accurate and up to date. If any Redemption Letter is not received by an Eligible Policyholder because the Eligible Policyholder's contact information provided is incorrect or the Redemption Letter is unsuccessfully delivered (except due to any fault or mistake of the Bank and/or Hang Seng Insurance), the Bank will not reissue the Redemption Letter, and the Eligible Policyholder is deemed to have forfeited the Offer. Each Eligible Policyholder must redeem the Offer by the designated date according to the instructions in the Redemption Letter. Otherwise, the Eligible Policyholder is also deemed to have forfeited the Offer.
- Gifts are available in limited quantities and will be offered on a first-come, first-served basis while stocks last. The Bank reserves the right to substitute the gift with another item.
- Only Eligible Policyholders who are Eligible Customers and whose Eligible Policy(ies) is/are still effective on the delivery date of the redemption letter are eligible for the Offer, subject to all the terms and conditions herein.
- Any transaction which is eventually cancelled/returned or found to be fraudulent is considered as an ineligible transaction which does not qualify for this promotion.
- This promotion is jointly offered by the Bank and Hang Seng Insurance. The decision of the Bank and Hang Seng Insurance in relation to this promotion and the Offer is final and conclusive, which shall be binding on all parties concerned.
- Hang Seng Insurance has 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.
- The Bank reserves the right to vary or convert the Offer to other forms of rewards to any Eligible Policyholder from time to time without prior notice and without assigning any reason whatsoever, and the nature and value of the rewards may be different from those of the original reward.
- The Bank and Hang Seng Insurance reserve the right to adjust, withdraw or cancel the promotion and/or the Offer and to amend or revise any of these terms and conditions at any time and from time to time without prior notice and without assigning any reasons whatsoever.
- No person other than the Eligible Policyholder, the Bank (which includes its successors and assigns) and Hang Seng Insurance (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.
- These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong").
- These terms and conditions are subject to prevailing regulatory requirements.
- In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

This document by itself is not and should not be considered as an offer, recommendation or solicitation to deal in any of the insurance products or services mentioned herein. Please refer to the promotion leaflets/flyers and policy provisions for the important information such as detailed coverage, exact terms and conditions and exclusions of the relevant Designated Life Insurance Plans. Please refer to the product brochures for the relevant product risks.

The above Designated 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 these plans, and the insurance products 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 transactions, 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.

如你欲索取此保險推廣優惠之中文版宣傳單張，請聯絡「恒生銀行」之分行職員或致電我們的熱線2198 7838。

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 Currency 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, and/or in the event that the customer converts a foreign currency policy benefit to HKD upon settlement.



恒生銀行
HANG SENG BANK

特选客户尊享：投保指定人寿保险计划优惠

由2026年4月13日至2026年6月30日，特选客户成功投保下列指定人寿保险计划而全期所需保费达指定金额，有机会享「财神骏马」999.9足金金章(6.1克)一个！

全期所需保费*

(未扣除相关保费折扣(如有)前)

HKD800,000 - HKD1,499,999	HKD1,000 购物礼券
HKD1,500,000 - HKD4,999,999	「财神骏马」999.9足金金章如意结 (1.8克) 一个
HKD5,000,000 或以上	「财神骏马」999.9足金金章 (6.1克) 一个
指定人寿保险计划包括：「传承 • 高蓄」人寿保险计划、「传蓄 • 飞恒」人寿保险计划、「聚息通」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）及「爱与恒」多货币人寿保险计划 2	

*「全期所需保费」指于缴款期完结后须缴交予恒生保险的保费总额。

详情请向本行职员查询。
客户查询：2198 7838

优惠受条款及细则约束。请注意相关产品风险。

上述指定人寿保险计划由恒生保险有限公司（「恒生保险」）承保。

条款及细则：

- 推广期为2026年4月13日至2026年6月30日(包括首尾两天)(「推广期」)。
- 此优惠只适用于恒生银行有限公司(「本行」)的私人银行客户、商业银行客户、优越私人理财客户、优越理财客户、优选理财客户及/或其他客户。
- 此优惠只适用于以下人寿保险计划:「传承·高蓄」人寿保险计划、「传蓄·飞恒」人寿保险计划、「聚息通」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(尊享)及「爱与恒」多货币人寿保险计划2(「指定人寿保险计划」)。
- 合格客户于推广期内以保单持有人身份透过本行之分行/视像遥距投保方式成功申请任何指定人寿保险计划(「合格保单持有人」),并且该保单必须在申请日之后45日内或90日内(适用于保费融资保单)成功签发(「合格保单」),方可享有此优惠。
- 如合格客户于推广期内成功投保超过一份合格保单,所有合格保单之全期所需保费(未扣除相关保费折扣(如有)前)将被计算在此优惠中。
- 受本条款及细则所限,合格保单持有人的所有合格保单之全期所需保费达到下列要求,将会获得相应指定金额购物礼券或礼品(「此优惠」):

全期所需保费 (未扣除相关保费折扣(如有)前)	购物礼券或礼品
HKD800,000 - HKD1,499,999	HKD1,000购物礼券
HKD1,500,000 - HKD4,999,999	「财神骏马」999.9足金金章如意结(1.8克)一个
HKD5,000,000或以上	「财神骏马」999.9足金金章(6.1克)一个

- 每名合格客户只可获享此优惠一次。
- 「财神骏马」999.9足金金章如意结(1.8克)之直径为30毫米,根据2025年10月28日由供应商定立之金价,其价值约为港币2,000(此价值并未包括造工费)。实际黄金重量以最终实物为准。
- 「财神骏马」999.9足金金章(6.1克)之直径为35毫米,根据2025年10月28日由供应商定立之金价,其价值约为港币7,000(此价值并未包括造工费)。实际黄金重量以最终实物为准。
- 任何指定人寿保险计划未入账、已被取消或已被退款的投保申请,均不符合本推广资格。
- 本行将于下列日期之前通知合格保单持有人有关领取购物礼券或礼品之换领详情:

优惠阶段	投保申请表之签署日期	适用保单	邮寄换领日期
阶段一	2026年4月1日至2026年6月30日	申请日之后45日内成功签发	2026年9月30日或之前
阶段二	2026年4月1日至2026年6月30日	申请日之后90日内成功签发(保费融资保单)	2026年11月30日或之前

- 本行及恒生保险有限公司(「恒生保险」)并非购物礼券或礼品的供应商,不会承担任何有关购物礼券或礼品的法律责任。有关购物礼券或礼品及其相关产品及服务的品质及供应的所有事宜由供应商全权负责。本行及恒生保险亦不会回购「财神骏马」999.9足金金章如意结(1.8克)或「财神骏马」999.9足金金章(6.1克)。客户请直接联络供应商有关回购详情。如有需要,任何因有关购物礼券或礼品引起的争议须由客户与有关供应商解决。有关购物礼券或礼品的条款及细则之详情,请参阅有关供应商的网站。
- 在任何情况下,购物礼券或以上礼品不得兑换成现金或其他礼品及优惠。
- 有关以上礼品之兑换详情,本行将邮寄礼券或礼品换领信(「换领信」)致合格保单持有人。合格保单持有人须确保留存于恒生保险之地址为最新及准确无误。若因合格保单持有人所提供的联络资料不正确或换领信未能成功发出,以致合格保单持有人未能收到换领信(因本行及/或恒生保险之失误除外),本行将不再另外补发换领信,而该名合格保单持有人将视作放弃礼品。合格保单持有人亦须根据换领信内的指示于指定日期之前兑换礼品,否则将视作放弃礼品。
- 礼品数量有限,送完即止。本行保留权利以其他项目代替。
- 受制于本推广所述之条款及细则,只有是合格客户、且其合格保单在换领信发出时仍然有效的合格保单持有人,才符合享有此优惠资格。
- 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推广。
- 本推广由本行及恒生保险有限公司(「恒生保险」)共同提供。本行及恒生保险就有关本推广及此优惠的决定为最终决定,并对所有人士具约束力。
- 恒生保险有权根据合格保单持有人及/或受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。
- 本行保留随时更改或转换购物礼券为其他奖赏予合格保单持有人之权利,毋须另行通知及毋须提供任何原因,而其他奖赏之形式及/或价值可能与原先奖赏不同。
- 本行及恒生保险有權隨時及不時更改、撤銷或取消本推廣及/或此優惠及修改或更改其任何條款及細則,而毋須另行通知及毋須提供任何原因。
- 除合格保单持有人、本行(包括它的继承人及受让人)及恒生保险(包括它的继承人及受让人)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。
- 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。
- 本条款及细则受现行监管规定约束。
- 本条款及细则之中英文文本如有歧异,概以英文本为准。

本文件单独并不构成亦不应被视为要约、建议或游说买卖于本文中提及之任何保险产品或服务。有关各项指定人寿保险计划之详细内容、条款、规定及不保事项等重要资料,请参阅有关计划之宣传手册/单张并概以保单条款为准。有关相关产品风险,请参阅产品小册子。

上述指定人寿保险计划均由恒生保险承保。恒生保险已获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,而相关产品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,并非只著重销售金额。

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合格争议(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。

If you would like to receive an English version of this insurance promotion leaflet, please contact Hang Seng Bank branch staff or call our Enquiry Hotline at 2198 7838.

人民币货币风险

人民币乃受制于汇率风险。客户于兑换人民币至其他货币(包括港币)时将可能受汇率波动而引致损失。有关当局所实施的外汇管制亦可能对适用汇率造成不利的影响。人民币现时并非自由兑换的货币,可能受制于若干政策、监管要求及/或限制(有关政策、监管要求或限制将不时更改而毋须另行通知)。实际的兑换安排须依据当时的政策、监管要求及/或限制而定。

外币兑换风险

外币兑换涉及汇率风险。将港币兑换外币或外币兑换港币时,可能会因当时外币汇率之波动而出现利润或亏损。如需在结算时将外币保单利益兑换回港币,保单利益金额可能因当时外币汇率之波动而出现利润或亏损。