

**Terms & Conditions for Hang Seng Transact Pass Pricing Offer Plan March – December 2025 Promotion:**

1. This Hang Seng Transact Pass Pricing Offer Plan March – December 2025 Promotion (“Promotion”) is offered by Hang Seng Bank Limited (“Hang Seng” or the “Bank”) from 31 March 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
2. The Promotion is applicable to selected Hang Seng commercial customers who have successfully subscribed to the Hang Seng Transact Pass Pricing Offer Plan via e-banking for the first time during the Promotion Period and the Bank has approved such customer to be entitled to the Promotion and, to be eligible for the Cash Rebate Offer (defined below) the customer shall fulfill an additional requirement that such subscription remains effective for 12 consecutive months (each an “**Eligible Customer**”).
3. Under the Promotion, each Eligible Customer will be entitled to a waiver of monthly fee for the first month under the Hang Seng Transact Pass Pricing Offer Plan (“**Waived Monthly Fee Offer**”). The Waived Monthly Fee Offer will apply automatically upon each Eligible Customer’s successful registration of Hang Seng Transact Pass Pricing Offer Plan.
4. Under the Promotion, each Eligible Customer who has fulfilled the additional requirement under Clause 2 above, will be entitled to cash rebate (“**Cash Rebate**”) in an amount equivalent to one-month of monthly fee payable under the Hang Seng Transact Pass Pricing Offer Plan (“**Cash Rebate Offer**”).
5. The Bank will credit all the **Cash Rebate** to the Eligible Customer’s Hong Kong Dollar account listed in the Hang Seng Transact Pass Pricing Offer Plan application maintained with the Bank (“**Account**”) within 3 months after the end of the 12-month period without prior notice. The **Cash Rebate** will be awarded only if the **Account** remains valid and in good credit standing at the time the Cash Rebate is credited.
6. The Bank shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer, its entitlement to the **Waived Monthly Fee Offer** and **Cash Rebate Offer**, and the Cash Rebate amount, based on the Bank’s record. In case of any dispute, Hang Seng’s decision shall be final and conclusive.
7. During the Promotion Period, each Eligible Customer is only entitled to enjoy the **Waived Monthly Fee Offer** and **Cash Rebate Offer** once.
8. The Bank reserves the right to suspend, vary or terminate the Promotion and other relevant offers at any time and to amend these Terms and Conditions from time to time without prior notice. In case of any dispute relating to the Promotion, the decision of the Bank shall be final, conclusive, and binding on all the parties concerned.
9. No person other than each Eligible Customer and the Bank (including its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.

**恒生交易全月通收費優惠計劃限時 2025 年 3 月至 12 月推廣之條款及細則:**

1. 此恒生交易全月通 收費優惠計劃限時 2025 年 3 月至 12 月推廣（「推廣」）由恒生銀行有限公司（「恒生」或「本行」）提供，推廣期為 2025 年 3 月 31 日至 2025 年 12 月 31 日，包括首尾兩天（「推廣期」）。
2. 此推廣只適用於推廣期內首次成功經網上銀行訂購恒生交易全月通 收費優惠計劃且本行核實符合資格享有推廣之特選恒生商業客戶，及客戶必須符合維持生效連續 12 個月的額外條件方可享有現金回贈優惠（定義見下）（「合資格客戶」）。
3. 在此推廣下，每名合資格客戶將獲豁免恒生交易全月通收費優惠計劃下首月月費（「豁免月費優惠」）。豁免月費優惠會在每名合資格客戶成功申請恒生交易全月通 收費優惠計劃時自動套用。
4. 在此推廣下，符合上述第二條所述的額外條件的每名合資格客戶可獲相等於恒生交易全月通收費優惠計劃下應付一個月月費的現金回贈（「現金回贈」）（「現金回贈優惠」）。
5. 本行會於 12 個月時期完結後 3 個月內將所有**現金回贈**存入合資格客戶在恒生交易全月通收費優惠計劃申請上列出的本行之港元戶口（「戶口」）而不會作另行通知。該戶口於存入**現金回贈**，必須仍然有效及信用狀況良好。
6. 本行將根據恒生所持有的記錄決定每名恒生商業客戶是否合資格客戶，其是否符合資格獲取**豁免月費優惠及現金回贈優惠**及有關現金回贈的金額。如有任何爭議，恒生的決定為最終並對各方具有約束力。
7. 每名合資格客戶於推廣期內只可享有**豁免月費優惠及現金回贈優惠**一次。
8. 恒生保留權利隨時暫停、更改或終止此推廣及有關優惠及不時更改本條款及細則的權力，而毋須另行通知。如就此推廣有任何爭議，概以恒生的決定為準，並對各方具有決定性及約束力。
9. 除合資格客戶及恒生（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（第 623 章）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的利益。
10. 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。
11. 本條款及細則受現行監管規定約束。
12. 本條款及細則之中、英文文本義如有任何歧異，概以英文文本為準。

**恒生交易全月通收费优惠计划限时 2025 年 3 月至 12 月推广之条款及细则:**

1. 此恒生交易全月通 收费优惠计划限时 2025 年 3 月至 12 月推广（「推广」）由恒生银行有限公司（「恒生」或「本行」）提供，推广期为 2025 年 3 月 31 日至 2025 年 12 月 31 日，包括首尾两天（「推广期」）。
2. 此推广只适用于推广期内首次成功经网上银行订购恒生交易全月通 收费优惠计划且本行核实符合资格享有推广之特选恒生商业客户，及客户必须符合维持生效连续 12 个月的额外条件方可享有现金回赠优惠（定义见下）（「**合格客户**」）。
3. 在此推广下，每名合格客户将获豁免恒生交易全月通收费优惠计划下首月月费（「**豁免月费优惠**」）。豁免月费优惠会在每名合格客户成功申请恒生交易全月通 收费优惠计划时自动套用。
4. 在此推广下，符合上述第二条所述的额外条件的每名合格客户可获相等于恒生交易全月通收费优惠计划下应付一个月月费的现金回赠（「**现金回赠**」）（「**现金回赠优惠**」）。
5. 本行会于 12 个月时期完结后 3 个月内将所有**现金回赠**存入合格客户在恒生交易全月通收费优惠计划申请上列出的本行之港元户口（「**户口**」）而不会作另行通知。该户口于存入**现金回赠**，必须仍然有效及信用状况良好。
6. 本行将根据恒生所持有的记录决定每名恒生商业客户是否合格客户，其是否符合资格获取**豁免月费优惠及现金回赠优惠**及有关现金回赠的金额。如有任何争议，恒生的决定为最终并对各方具有约束力。
7. 每名合格客户于推广期内只可享有**豁免月费优惠及现金回赠优惠**一次。
8. 恒生保留权利随时暂停、更改或终止此推广及有关优惠及不时更改本条款及细则的权力，而毋须另行通知。如就此推广有任何争议，概以恒生的决定为准，并对各方具有决定性及约束力。
9. 除合格客户及恒生（包括其继承人及受让人）以外，并无其他人士有权按合约（第三者权利）条例（第 623 章）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的利益。
10. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
11. 本条款及细则受现行监管规定约束。
12. 本条款及细则之中、英文文本文义如有任何歧异，概以英文文本为准。