

Terms and Conditions for Hang Seng Commercial Bank Group Business Travel Insurance – Executive Travel Care Promotion

1. This promotion is applicable to **new** enrolment of the Executive Travel Care ("Designated Plan") policies of Chubb Insurance Hong Kong Limited ("Chubb") through the Digital Business Banking Platform of Hang Seng Bank Limited ("Hang Seng Bank") by Hang Seng Bank's Commercial Banking customers ("New Customers") from 1 January 2026 to 30 June 2026 (both dates inclusive) ("Promotion Period").
2. Subject to these terms and conditions:
 - (a) Each of the first 100 New Customers is entitled to receive a HK\$500 cash coupon; and
 - (b) Each New Customer is entitled to participate in a lucky draw ("Lucky Draw") to win a Klook travel coupon (value: HKD5,000 ("Lucky Draw Prize"); 1 winner only) (collectively the "Gifts").
3. Hang Seng Bank shall conduct the Lucky Draw within 4 months after the Promotion Period ends. There is only 1 winner for the Lucky Draw Prize to be drawn randomly from all eligible New Customers. Each New Customer may only participate in the Lucky Draw once throughout this promotion. The Bank shall only notify the winner of the result of the Lucky Draw by 31 October 2026 as provided in clause 6.
4. The eligibility for the Gifts is based on the issue date of the new policy which must be within the Promotion Period; only successful enrolment will be considered. Hang Seng Bank has the sole discretion in determining eligibility to this promotion.
5. Subject to these terms and conditions, each New Customer may receive each of the Gift once only.
6. Hang Seng Bank shall send the redemption email of the Gift(s), together with the notification regarding the winner of the Lucky Draw as applicable ("Redemption Email"), within 4 months after the Promotion Period ends to the email address that the New Customer has provided to the insurance manager of Hang Seng Bank. Each New Customer must redeem the Gift at one of the redemption centres within the redemption period as set out in the Redemption Email. Each New Customer must ensure that the email address as registered with Hang Seng Bank is accurate and up to date. If the Redemption Email is not received by a New Customer because the New Customer's email address provided is incorrect or the email is unsuccessfully delivered (except due to any fault or mistake of Hang Seng Bank and/or Chubb), Hang Seng Bank will not reissue the Redemption Email and the Gift, and the New Customer is deemed to have forfeited the Gift(s).
7. Unless otherwise specified, the offers cannot be used in conjunction with any other promotion offers.
8. Each Gift is not exchangeable, transferable, returnable or redeemable for cash or other goods.
9. Hang Seng Bank reserve the right to replace any Gift with a different gift, and the value and/or form of any such replacement may be different from those of the Gift.

10. Neither Hang Seng Bank nor Chubb is the supplier of the Gift. Hang Seng Bank and Chubb:
 - (a) make no representations and warranties of any kind, either express or implied, by fact or in law in relation to the quality or suitability of the Gift (and any goods and/or services exchanged with the Gift) and any good and/or service provided by the supplier of the Gift;
 - (b) are not responsible for any act and/or omission of the supplier of the Gift, the supplier's employees, agents or representatives; and
 - (c) to the extent permitted by law, shall accept no responsibility or liability under tort (including negligence), breach of contract or otherwise, for any loss, damage, costs or expenses howsoever occasioned, sustained or suffered, as a result of or in connection with the use of the Gift.
11. Any additional cost incurred in connection with the redemption and/or the use of the Gift shall be borne by the New Customer.
12. The redemption and the use of the Gift are subject to the terms and conditions imposed by the supplier of the Gift.
13. Chubb has the sole and absolute discretion to decide whether or not to accept the application of the Designated Plan based on information provided by the New Customer and/or the insured upon application.
14. This promotion is not applicable to any policyholder who, within the Promotion Period, cancels, surrenders or terminates any general insurance policy issued by Chubb and distributed by Hang Seng Bank, and then applies for a Designated Plan.
15. Any transaction which is eventually cancelled, returned or found to be fraudulent shall be considered as an ineligible transaction and does not qualify for this promotion, and the relevant customer shall not be offered any reward.
16. Hang Seng Bank reserves the right to suspend, vary or terminate this promotion and/or amend the offer(s), the Gift(s) and/or these terms and conditions from time to time and at any time without prior notice. The decision of Hang Seng Bank on all matters relating to this promotion is final and binding on all parties concerned.
17. No person other than the New Customer and Hang Seng 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.
18. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong").
19. These terms and conditions are subject to prevailing regulatory requirements.
20. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

The Designated Plan is underwritten by Chubb, which is authorised and regulated in Hong Kong by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank is registered as an insurance agency by the Insurance Authority (Licence No.: FA3168) and is authorised by Chubb for distribution of this plan. This plan is a product of Chubb and not Hang Seng Bank. Upon application of this plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this plan. The existing staff remuneration policy on sales offered by Hang Seng 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 Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.

恒生商業銀行商務旅遊保險計劃推廣計劃之條款及細則

1. 上述推廣活動（「推廣」）適用於在 2026 年 1 月 1 日至 2026 年 6 月 30 日（包括首尾兩天）（「推廣期」）期間成功於網上投保安達保險香港有限公司（「安達保險」）的行政商務旅遊保險（「指定計劃」）的**新**保單的恒生銀行有限公司（「恒生銀行」）商業銀行客戶（「新客戶」）。
2. 受本條款及細則所限：
 - (a) 首 100 名新客戶可享 HKD500 現金券；及
 - (b) 每名新客戶可參加幸運抽獎（「抽獎」），贏取 Klook 旅遊優惠券（價值：HK\$5,000（「抽獎禮品」）；名額 1 名）（合稱「禮品」）。
3. 恒生銀行將於推廣期完結後四個月內進行抽獎。抽獎只有一個得獎名額，得獎者由所有合資格新客戶中以抽籤方式選出。每名新客戶在本推廣中只可參加抽獎一次。恒生銀行只會在 2026 年 10 月 31 日或之前通知得獎者有關抽獎得獎事宜，並根據第六條作出通知。。
4. 合資格的新保單之簽發日期必須在推廣期內；只有成功投保才會被計算在內。恒生銀行有權自行決定參加本推廣的資格。
5. 受本條款及細則所限，每名新客戶只可獲贈各**禮品**一次。
6. 恒生銀行將於推廣期完結後四個月內發出禮品換領電郵及抽獎得獎通知（如適用）（「換領電郵」）至新客戶提供予恒生銀行客戶經理之電郵地址。新客戶須於換領電郵列明之換領日期內到換領電郵所列的指定換領中心換領禮品。新客戶須確保留存於恒生銀行之電郵地址為最新及準確無誤。若因新客戶所提供的電郵地址不正確或電郵未能成功發出以致未能收到換領電郵，恒生銀行將不再另外補發換領電郵及禮品，而該名新客戶將視作放棄禮品（因恒生銀行及 / 或安達保險之失誤除外）。
7. 除非另有註明，否則推廣優惠不可與其他優惠同時使用。
8. 禮品不得交換、轉讓、退換或換領現金或其他產品。
9. 恒生銀行保留以其他禮品替代任何禮品的權利，且任何該等替代禮品的價值及 / 或形式可能與原來的禮品的價值及 / 或形式相異。
10. 恒生銀行及安達保險並非禮品的供應商，且：
 - (a) 概不就禮品（以及禮物交換的任何商品及 / 或服務）的質素或合適性，以及禮品供應商所提供的產品及 / 或服務作出任何類型根據事實或法律（不論明示或暗示）的陳述及保證；
 - (b) 並不就禮品供應商以及其僱員、代理或代表的任何行為及 / 或遺漏負責；及

(c) 在法律允許的範圍內，就使用禮品而引致或與之相關的任何損失、損害、成本或開支（無論發生、承受或遭受的方式為何），概不承擔侵權（包括疏忽）、違約或其他的義務或責任。

11. 新客戶須自行承擔於換領及 / 或使用禮品時所招致的任何額外成本。
12. 新客戶換領及使用禮品時須受禮品供應商施加的任何條款及細則所約束。
13. 安達保險有獨有絕對酌情決定權根據新客戶及 / 或受保人於投保時所提供之資料而決定是否接受有關指定計劃之投保申請。
14. 本推廣不適用於任何在推廣期內取消、退保或終止任何由安達保險簽發並由恒生銀行分銷的一般保險保單後投保指定計劃的保單持有人。
15. 任何最後被取消、退回或被發現為虛假之交易皆視作不合資格的交易，並不符合此推廣的資格，而相關客戶亦不會獲發任何獎賞。
16. 恒生銀行保留不時及隨時暫停、更改或終止本推廣及 / 或修訂有關推廣優惠、禮品及 / 或條款及細則之權利，恕不事先另行通知。恒生銀行及安達保險對本推廣之所有事宜均有最終決定權，並對所有人士具約束力。
17. 除新客戶及恒生銀行（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。
18. 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。
19. 本條款及細則受現行監管規定約束。
20. 本條款及細則的中英文文本如有歧異，概以英文文本為準。

以上指定計劃由安達保險承保。該承保公司已獲保險業監管局授權在香港經營，並受其監管。安達保險保留最終保單批核權。恒生銀行已於保險業監管局註冊為保險代理機構(牌照號碼:FA3168)及獲安達保險授權分銷相關計劃。相關計劃為安達保險而非恒生銀行之產品。投保相關計劃須向安達保險支付保費，安達保險會向恒生銀行就銷售相關計劃提供佣金及業績獎金，而恒生銀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。

對於恒生銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行須與客戶進行金融糾紛調解計劃程序；然而，有關相關計劃合約條款的任何爭議，應由安達保險與客戶直接解決。

恒生商業銀行商務旅遊保險計劃推廣計劃之條款及細則

1. 上述推廣活動（「推廣」）適用於在 2026 年 1 月 1 日至 2026 年 6 月 30 日（包括首尾兩天）（「推廣期」）期間成功於網上投保安達保險香港有限公司（「安達保險」）的行政商務旅遊保險（「指定計劃」）的新保單的恒生銀行有限公司（「恒生銀行」）商業銀行客戶（「新客戶」）。
2. 受本條款及細則所限：
 - (a) 首 100 名新客戶可享 HKD500 現金券；及
 - (b) 每名新客戶可參加幸運抽獎（「抽獎」），贏取 Klook 旅遊優惠券（價值：HK\$5,000（「抽獎禮品」）；（名額 1 名）（合稱「禮品」）。
3. 恒生銀行將於推廣期結束後四個月內進行抽獎。抽獎只有一個得獎名額，得獎者由所有合資格新客戶中以抽籤方式選出。每名新客戶在本推廣中只可參加抽獎一次。恒生銀行只會在 2026 年 10 月 31 日或之前通知得獎者有關抽獎得獎事宜，並根據第六條作出通知。
4. 合資格的新保單之簽發日期必須在推廣期內；只有成功投保才會被計算在內。恒生銀行有權自行決定參加本推廣的資格。
5. 受本條款及細則所限，每名新客戶只可获赠各**禮品**一次。
6. 恒生銀行將於推廣期結束後四個月內發出禮品換領電郵及抽獎得獎通知（如適用）（「換領電郵」）至新客戶提供予恒生銀行客戶經理之電郵地址。新客戶須於換領電郵列明之換領日期內到換領電郵所列的指定換領中心換領禮品。新客戶須確保留存於恒生銀行之電郵地址為最新及準確無誤。若因新客戶所提供的電郵地址不正確或電郵未能成功發出以致未能收到換領電郵，恒生銀行將不再另外補發換領電郵及禮品，而該名新客戶將視作放棄禮品（因恒生銀行及 / 或安達保險之失誤除外）。
7. 除非另有注明，否則推廣優惠不可與任何其他優惠同時使用。
8. 禮品不得交換、轉讓、退換或換領現金或其他產品。
9. 恒生銀行保留以其他禮品替代任何禮品的權利，且任何該等替代禮品的價值及 / 或形式可能與原來的禮品的價值及 / 或形式相異。
10. 恒生銀行及安達保險並非禮品的供應商，且：
 - (a) 概不就禮品（以及禮物交換的任何商品及 / 或服務）的質素或合適性，以及禮品供應商所提供的產品及 / 或服務作出任何類型根據事實或法律（不論明示或暗示）的陳述及保證；

(b) 并不就礼品供应商及其雇员、代理或代表的任何行为及 / 或遗漏负责；及

(c) 在法律允许的范围内，就使用礼品而引致或与之相关的任何损失、损害、成本或开支（无论发生、承受或遭受的方式为何），概不承担侵权（包括疏忽）、违约或其他的义务或责任。

11. 新客户须自行承担于换领及 / 或使用礼品时所招致的任何额外成本。
12. 新客户换领及使用礼品时须受礼品供应商施加的任何条款及细则所约束。
13. 安达保险有独有绝对酌情决定权根据新客户及 / 或投保人于投保时所提供之资料而决定是否接受有关指定计划之投保申请。
14. 本推广不适用于任何在推广期内取消、退保或终止任何由安达保险签发并由恒生银行分销的一般保险保单后投保指定计划的保单持有人。
15. 任何最后被取消、退回或被发现为虚假之交易皆视作不合格的交易，并不符合此推广的资格，而相关客户亦不会获发任何奖赏。
16. 恒生银行保险保留不时及随时暂停、更改或终止本推广及 / 或修订有关推广优惠、礼品及 / 或条款及细则之权利，恕不事先另行通知。恒生银行及安达保险对本推广之所有事宜均有最终决定权，并对所有人士具约束力。
17. 除新客户及恒生银行（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》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。
18. 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。
19. 本条款及细则受现行监管规定约束。
20. 本条款及细则的中英文文本如有歧异，概以英文文本为准。

以上指定计划由安达保险承保。该承保公司已获保险业监管局授权在香港经营，并受其监管。安达保险保留最终保单批核权。恒生银行已于保险业监管局注册为保险代理机构(牌照号码:FA3168)及获安达保险授权分销相关计划。相关计划为安达保险而非恒生银行之产品。投保相关计划须向安达保险支付保费，安达保险会向恒生银行就销售相关计划提供佣金及业绩奖金，而恒生银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。

对于恒生银行与客户之间因销售过程或处理有关交易而产生的合资格争议（定义见金融纠纷调解计划的金融纠纷调解中心的职权范围），恒生银行须与客户进行金融纠纷调解计划程序；然而，有关相关计划合约条款的任何争议，应由安达保险与客户直接解决。