

Terms and Conditions for Hang Seng TradePay for the period of 1 January 2025 to 30 June 2025:

- 1) This SME Trade promotion is offered by Hang Seng Bank Limited (“Hang Seng” or the “Bank”) from 1 January 2025 to 30 June 2025, both dates inclusive (“Promotion Period”).
- 2) Selected commercial customers must successfully complete their first Hang Seng TradePay trade loan drawdown via HangSeng HSBCnet or Business e-Banking within the promotional period (“Designated Activity”) in order to be eligible for this promotional offer.
- 3) Each eligible selected commercial customer who completes the Designated Activity will receive HK\$200 supermarket cash e-vouchers (“e-vouchers”). The first 30 selected commercial customers who has completed the Designated Activity will also receive a set of 4 Le Creuset Vancouver ceramic appetizer plates (valued: HK\$920), on a first-come, first-served basis, while stocks last (together with the e-vouchers are referred to as the “Designated Promotion”).
- 4) Each eligible selected commercial customer can only enjoy the Designated Promotion once during the Promotion Period.
- 5) The e-vouchers will be sent to customers’ last correspondence email address as per the Bank’s record within 60 days from the end of the Promotion Period. The use of the e-vouchers is subject to the terms and conditions stated on the e-vouchers.
- 6) Customers who are eligible to receive the set of 4 Le Creuset Vancouver ceramic appetizer plates will be contacted and notified by the Bank’s Global Trade Solutions Relationship Manager within 90 days from the end of the Promotion Period.
- 7) The Bank reserves the right to replace the supermarket e-vouchers and/or the plates with other coupons of similar value. The e-vouchers, coupons and/or plates (the “prize”) cannot be redeemed or exchanged for cash or other products.
- 8) The Bank is not the supplier of the any prize and will therefore not assume any liability in relation thereto. The suppliers of the prize, any products and/or services relating to the prize shall be solely responsible for all issues related to the quality and availability of the prize, the relevant products and/or services relating to the prize. Any disputes or complaints arising in relation to the prize, the relevant products and/or services relating to the prize shall be resolved between the customer concerned and the relevant supplier. In the event of any dispute regarding any aspect of this promotional offer or these Terms and Conditions, the Bank’s decision shall be final. The prize cannot be redeemed or exchanged for cash or other products.
- 9) The Bank reserves the right to suspend, vary or terminate this promotional offer and/or amend these Terms and Conditions at any time without prior notice. The decision of the Bank on all matters relating to this promotional offer shall be final and binding on all the parties concerned.
- 10) These Terms and Conditions are subject to prevailing regulatory requirements.
- 11) No person other than the customer 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) In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.