

General Terms and Conditions:

1. The Discount/ Special Offer (collectively, "the Offers") are applicable to Hang Seng Bank Limited ("the Bank") Preferred/ Prestige/ Prestige Private Customers.
2. The Offers cannot be redeemed or exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons or membership benefits/ VIP cards/ VIP bonus point programmes of the Merchant (unless otherwise specified).
3. The Offers are subject to additional terms and conditions set out by the Merchant.
4. Upon closure of the relevant outlet(s) of the Merchant, the relevant Offers shall be terminated immediately.
5. All products, services, and information related to the Offers are directly sold and supplied to customers by the Merchant who is solely responsible for all related obligations and liabilities.
6. The Offers are governed by this terms and conditions and other terms and conditions stipulated by the Merchant.
7. Prices and product/service descriptions are provided by the Merchant and are for reference only. Customers understand and accept that the Bank is not the supplier of such products/services purchased and customers should refer to the Merchant for details. The Bank accepts no liability for the quality of products/service provided by the Merchant.
8. The Bank and the Merchant reserve the right to vary or terminate the Offers at any time and to amend these terms and conditions from time to time without prior notice. In case of any dispute, the decision of the Bank and the Merchant shall be final.
9. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
10. These terms and conditions are subject to prevailing regulatory requirements.
11. No person other than the Customer, the Bank (which includes its successors and assigns) and the Merchant 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. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Specific Terms and Conditions for the Offers provided by CUHK Medical Clinic Limited:

1. The Promotion Period for the Offers is from 12 January 2026 to 31 December 2026 ("Promotion Period") and the Offers are only valid at the designated outlet(s) of CUHK Medical Clinic.
2. The Offers are only applicable to Hang Seng's customers with Preferred, Prestige, Prestige Private Banking account and Principal cardholders of Hang Seng Prestige World MasterCard ("Customer").
3. For the avoidance of doubt, a recipient of the services provided under the Offers (each a "Service Recipient") need not be a Customer.
4. To enjoy the Offers,
 - (i) advance booking with the relevant outlet of CUHK Medical Clinic (by calling the relevant hotline or making e-booking via WhatsApp / email to the relevant phone number / email address designated for Preferred Customers and/or for Prestige, Prestige Private and Hang Seng Prestige World MasterCard Customers according to the services required) and indication that the Offers will be used at the time of booking are required; and
 - (ii) Customers shall present their physical Hang Seng Preferred / Prestige / Prestige Private ATM card or Hang Seng Prestige World MasterCard for verification upon arrival at the relevant outlet of CUHK Medical Clinic for patient registration. If Customers use their e-ATM card through "My ATM Card" page on Hang Seng Personal Banking mobile app during e-booking, they shall also present the e-ATM card used for booking upon arrival at the relevant outlet of CUHK Medical Clinic for patient registration for verification. The Customer to whom a Service Recipient is related shall be present together with the Service Recipient at the relevant outlet of CUHK Medical Clinic for patient registration and present his/her physical Hang Seng Preferred / Prestige / Prestige Private ATM

card or Hang Seng Prestige World MasterCard or his/her e-ATM card through "My ATM Card" page on Hang Seng Personal Banking mobile app of which image is used during e-booking for verification.

5. Payment by Hang Seng credit card is not required in order to enjoy the Offers.
6. Certain services provided under the Offers are only available to persons aged 18 or above. The Customers should enquire the relevant outlet of CUHK Medical Clinic of and understand the Offers before making any advance booking for and/or purchasing any services under the Offers.
7. Each Customer can enjoy the Offers for more than once during the Promotion Period.
8. Each Customer or Service Recipient has to agree to and accept the relevant service terms and conditions of CUHK Medical Clinic before receiving the services provided under the Offers.
9. Provision of the services under the Offers is subject to (i) the availability of the services, which is in turn subject to the service capacity at the relevant outlet of CUHK Medical Clinic and (ii) the suitability of the Customer or Service Recipient (as the case may be) to receive such services as determined by the relevant medical practitioner of CUHK Medical Clinic in his sole discretion. If such medical practitioner determines that the Customer or Service Recipient (as the case may be) is not suitable to receive the services to be provided under the Offers, CUHK Medical Clinic will only charge the Customer or Service Recipient (as the case may be) doctor's consultation fee and (if applicable) any related diagnostic and/or medication fee.
10. All items in the health check programmes are fixed. In case there is any item in any programme being declined by the Customer or Service Recipient (as the case may be) or not conducted due to any reason, there will be no refund or exchange for such item.
11. The prices for the services listed under the Offers are for reference only and are subject to change without prior notice.
12. Customers under the age of 18 must be accompanied by a parent or guardian for receiving any medical services.
13. Please refer all enquiries or issues relating to the eligibility for the Offers and banking matters to the Bank.
14. The Merchant shall be entitled to revoke, alter, add to or vary the Offers (or any part thereof) and these specific terms and conditions at any time without further notice.
15. These specific terms and conditions supplement the "General Terms & Conditions" for CUHK Medical Clinic - Privileges for Hang Seng Bank Customers. In the event of inconsistency or conflict between these specific terms and conditions and the said General Terms and Conditions, these specific terms and conditions shall prevail to the extent of such inconsistency or conflict.
16. These specific terms and conditions shall be governed by, and construed in accordance with, the laws of Hong Kong.
17. No person other than the Customer and the Merchant will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provision of these specific terms and conditions.
18. In case of any dispute in respect of the Offers or these specific terms and conditions, the Merchant shall have the final decision.
19. In case of any discrepancy between the English and Chinese versions of these specific terms and conditions, the English version shall prevail.