

General Terms and Conditions:

1. The offers are only applicable to Integrated Accounts of Prestige Private and Prestige customers (“Customers”) of Hang Seng Bank Limited (“Hang Seng”).
2. The offers are not transferable, and 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. Offers are subject to availability.
4. Additional terms and conditions may be applicable to individual offer; please check with the respective merchant for details.
5. Upon closure of the respective merchant, the relevant offers are terminated immediately.
6. All products, services, and information related to the offers are directly sold and supplied to customers by the respective merchants, who are solely responsible for all related obligations and liabilities.
7. The offers are governed by these terms and conditions, terms and conditions of the relevant reservation form and other terms and conditions stipulated by the merchant.
8. Hang Seng and the respective merchants reserve the right to vary or terminate any offer and to amend the terms and conditions at any time and from time to time without prior notice. In case of any dispute, the decision of Hang Seng and the respective merchants is final.
9. To the largest extent permitted by law, Hang Seng is not liable to any Customer or any Customer’s guest for any loss, claims, damage or personal injuries arising out of or in connection with the reservation and use of the product/service provided by the merchant.
10. These terms and conditions are governed by and 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. No person other than the Customer, Hang Seng (which includes its successors and assigns) and the relevant merchant (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.
13. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version prevails.

Terms and Conditions for Offer at Crimson Education Hong Kong Limited:

1. The promotion period of the Offer at Crimson Education Hong Kong Limited is from 12 January 2026 to 31 December 2026 (“Promotion Period”) and the Offer is only valid at Crimson Education Hong Kong Limited (“Crimson Education”).
2. Subject to these terms and conditions, Customers may enjoy a free 1-on-1 education consultation, including comprehensive academic analysis, provided by Crimson Education (“Offer”).

3. To enjoy the Offer, a Customer shall make a consultation reservation at the designated booking site at <https://calendly.com/crimsonhk/1-on-1-consultation-powered-by-hang-seng-bank-regular>, select the preferred date and time for the free consultation session and enter the promo code [HASEVIP2026] as printed on the leaflet and the Customer's personal details. Once booked, the academic advisors of Crimson Education will reach out to the Customer via phone or email to confirm the details.
4. For Offer redemption/ details, please call customer enquiry hotline at (852) 6996 0343 or email to hongkong+hase@crimsoneducation.org.
5. Each Customer must present the eligible Prestige / Prestige Private Banking ATM card or "My Debit / ATM Cards" page on Hang Seng Personal Banking mobile app to Crimson Education's education consultant prior to receiving any Offer.
6. Each Customer can use the Offer once for during the Promotion Period.
7. Each Offer is available on a first-come, first-served basis and is subject to availability.
8. The Offer is for the sole use of the Customer and cannot be transferred, accumulated, or redeemed for cash, other products or services.
9. The Customer shall understand and agree to the items and content of the Offer and the services arranged by the Crimson Education before receiving the same.