

General Terms and Conditions:

1. The offers are only applicable to Integrated Accounts of Prestige Private and Prestige Banking 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 is from 1 April 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 the offers provided by Crimson Education on its programmes and workshops in Crimson Education’s official website as set out in this document (“Offers”).

3. Customers can visit Crimson Education's official website to view the programme and workshop details.
4. Any Customer who wishes to enjoy dedicated booking email for priority registration to any Crimson Education's program or workshop or inquire about the details may contact Crimson Education staff by emailing hongkong+hase@crimsoneducation.org.
5. When booking any Offer or making inquiries, the Customer shall provide the promo code [HASEVIP2026] and the Customer's personal details.
6. 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.
7. Each Customer can use each Offer once for during the Promotion Period.
8. Each Offer cannot be used in conjunction with any other promotional offers or discounts.
9. Each Offer is available on a first-come, first-served basis and is subject to availability.
10. Each Offer is for the sole use of the Customer and cannot be transferred, accumulated, or redeemed for cash, other products or services.
11. The Customer should understand and agree to the items and content of the Offer and the services arranged by Crimson Education before receiving the Offer and the services.