

## **Terms and Conditions for Exclusive Offers with Hainan Airlines for Prestige Private and Prestige Customers of Hang Seng Bank**

### **General Terms and Conditions**

1. The offers under this promotion (the “Offers”) are only applicable to Hang Seng Bank Limited (the “Bank”) Prestige Private and Prestige customers (the “Customers”).
2. The Offers are only valid at the designated lounge(s) / named lounge area(s) (the “Lounge(s)”) of Hainan Airlines Holding Co., Ltd (the “Merchant”) as specified by the Bank from time to time, currently: Hainan Airlines “Hai Yi Tang” Lounge, Beijing Capital International Airport (PEK) Terminal 2, opposite International Gate 212 (subject to the Merchant’s actual operation and airport arrangements).
3. The Offers are not transferable, and cannot be redeemed or exchanged for cash, other products or discounts of the Merchant (unless otherwise specified).
4. Upon closure of the Merchant and/or permanent cessation of operation of the relevant lounge location, the Offers are terminated immediately.
5. The Offers are governed by these terms and conditions and other terms and conditions stipulated by the Merchant.
6. All products, services, facilities and promotional information are provided by the Merchant for reference only. The Bank does not guarantee the accuracy or authenticity of such information, nor does it constitute any recommendation, commitment, or guarantee by the Bank regarding the Merchant or its products/services. All responsibilities relating to products or services rest with the Merchant.
7. The Bank and the Merchant reserve the right to amend, suspend, or terminate any offer or privilege at their sole discretion. Any such change will be announced via official channels within a reasonable timeframe.
8. In case of dispute, the decision of the Bank and the Merchant is final, conclusive and binding on all parties.
9. These terms and conditions are governed by and 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 (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 provisions 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 prevails.
13. In case the relevant Prestige Private / Prestige relationship is a joint-named account, only the primary account holder can enjoy the Offers.
14. The Offers are not applicable to commercial customers.

### **Specific Terms and Conditions**

#### **Offer 1: Full Rebate Offer for Access to the Beijing Hainan Airlines Lounge (Beijing Capital Airport PEK T2)**

1. The Offer is valid from 20 April 2026 to 19 April 2027 (both dates inclusive) and is subject to quota availability on a first-come, first-served basis.
2. Subject to these terms and conditions, to enjoy the Offer, the Customer must complete the “Hang Seng Bank Exclusive Lounge Area Customer Registration Form” to confirm and register the exclusive redemption code provided by the Bank’s Relationship Manager upon arrival at the Lounge, and pay the lounge entry fee using the Offer holder’s Hang Seng Prestige World Mastercard® or Hang Seng Prestige Multi-Currency Debit Mastercard® (“Offer 1’s Payment Method”).
3. The Offer is strictly applicable to passengers travelling on the same day on Hainan Airlines and/or its affiliated airlines only. Customers must present a valid boarding pass for travel on the same day (and such other

identification documents as required by the Merchant). If the required proof cannot be presented, the Merchant may refuse the Customer's use of the Offer.

4. Each Customer is only entitled to the Offer once per calendar year. Each redemption code is valid for one person for one entry only, and each redemption code can only be used once. This Offer cannot be used in conjunction with Offer 2 on the same day.
5. Subject to these terms and conditions, after the Customer pays the lounge access fee of RMB500 per person to the Merchant, the Customer is entitled to a cash rebate of HK\$600 per person by the Bank. The Offer entitlement varies by customer segment as follows:

Customer Segment	No. of redemption code issued to the Customer per calendar year	Maximum cash rebate per calendar year
Prestige Private	4 (for the Customer and up to 3 accompanying guests)	HKD2,400
Prestige	2 (for the Customer and 1 accompanying guest)	HKD1,200

Each accompanying guest must use a separate redemption code issued by the Bank. If an accompanying guest uses a redemption code for entry, the Customer must be present at the same time, complete the admission procedures together with the accompanying guest, and pay the lounge entry fee. The relevant lounge entry fees for the Customer and accompanying guest(s) must be settled on the same bill using Offer 1's Payment Method.

6. The Customer must pay the full price to the Merchant at the time of entry. Subject to these terms and conditions, the eligible cash rebate will be credited to the Customer's relevant Hang Seng Prestige Private or Prestige account on or before the relevant rebate credit date set out below. This Offer is only applicable to Customers using the principal card. The rebate credit date is determined by the period within which the Customer completes the eligible booking as follows:

Eligible booking completion period (both dates inclusive)	Cash reward credit date
20 April 2026 to 30 June 2026	By 30 September 2026
1 July 2026 to 30 September 2026	By 31 December 2026
1 October 2026 to 31 December 2026	By 31 March 2027
1 January 2027 to 19 April 2027	By 31 July 2027

7. To be eligible to receive the cash rebate, the Customer must maintain a valid Hang Seng Prestige Private or Prestige customer status at the time the cash rebate is credited, and the eligible credit card or debit card and its linked bank account must remain valid and in good standing at the time the rebate is awarded. If the Customer fails to meet the above requirements at the time the cash rebate is credited, the Customer will be deemed to have forfeited the relevant cash rebate, and the Bank will not pay any cash rebate, and reserves the right to debit the amount equivalent to the value of the reward already credited from any of the customer's accounts without prior notice.
8. The Offer is subject to the Merchant's verification and lounge capacity. The Merchant may impose reasonable restrictions (including queuing and/or time limits) for safety, security, capacity or operational reasons.
9. Customers and guest(s) must comply with the Merchant's house rules and staff instructions. The Merchant may refuse entry or request a guest to leave for safety, security, misconduct or operational reasons.
10. The Offer cannot be redeemed for cash, sold or exchanged for any other products or services.

### **Offer 2: Discount Rebate Offer for Access to the Beijing Hainan Airlines Lounge (Beijing Capital Airport PEK T2)**

1. The Offer is valid from 20 April 2026 to 19 April 2027 (both dates inclusive).
2. Each Customer may enjoy the Offer once per day, and this Offer cannot be used in conjunction with Offer 1 on the same day.

3. The Customer must pay the lounge entry fee using a Hang Seng Prestige World Mastercard® or Hang Seng Prestige Multi-Currency Debit Mastercard®.
4. The Offer is strictly applicable to passengers travelling on the same day on Hainan Airlines and/or its affiliated airlines only. Customers must present a valid boarding pass for travel on the same day (and such other identification documents as required by the Merchant). If the required proof cannot be presented, the Merchant has the right to refuse the Customer's use of the Offer.
5. Subject to these terms and conditions, after the Customer pays the lounge access fee of RMB500 per person to the Merchant, the Customer is entitled to a cash rebate by the Bank. The eligible cash rebate varies by customer segment as follows:

Customer Segment	Eligible cash rebate
Prestige Private	HKD300
Prestige	HKD120

6. The Customer must pay the full price to the Merchant at the time of entry. Subject to these terms and conditions, the eligible cash rebate will be credited to the Customer's relevant Hang Seng Prestige Private or Prestige account by the relevant rebate credit date set out below. This Offer is only applicable to Customers using the principal card. The rebate credit date is determined by the period within which the Customer completes the eligible booking as follows:

Eligible booking completion period (both dates inclusive)	Cash reward credit date
20 April 2026 to 30 June 2026	By 30 September 2026
1 July 2026 to 30 September 2026	By 31 December 2026
1 October 2026 to 31 December 2026	By 31 March 2027
1 January 2027 to 19 April 2027	By 31 July 2027

7. To be eligible to receive the cash rebate, the Customer must maintain a valid Hang Seng Prestige Private or Prestige customer status at the time the cash rebate is credited, and the bank account must remain valid and in good standing at the time the rebate is awarded. If the Customer fails to meet the above requirements at the time the cash rebate is credited, the Customer is deemed to have forfeited the relevant cash rebate, and the Bank will not pay any cash rebate, and reserves the right to debit the amount equivalent to the value of the reward already credited from any of the customer's accounts without prior notice.
8. The Offer is applicable to the eligible Customer only and does not include any complimentary guest entitlement.
9. The Offer is subject to the Merchant's verification and lounge capacity. The Merchant may impose reasonable restrictions (including waiting time and/or time limits) for safety, security, capacity or operational reasons.
10. Customers must comply with the Merchant's house rules and staff instructions. The Merchant may refuse entry or request a customer to leave for safety, security, misconduct or operational reasons.
11. The Offer cannot be redeemed for cash, sold or exchanged for any other products or services.