

Prestige Club	<p>1. Prestige Club</p> <p>1.1 The Prestige Club (“Club”) is a privilege programme administered by Hang Seng Bank Limited, offering privileges to Prestige Private and Prestige customers.</p> <p>1.2 Participation in the Club is governed by these terms and conditions.</p> <p>1.3 Prestige Private and Prestige customers are automatically enrolled as Club members.</p> <p>1.4 By accessing or utilising any privilege, you confirm that you have read, understood, and agreed to be bound by these terms and conditions.</p>														
Definitions and Interpretations	<p>2. Definitions and Interpretations</p> <p>2.1 Unless otherwise specified, headings are for reference only and do not affect the interpretation of these terms and conditions, and each of the following terms has the meaning assigned to it:</p> <table border="1" data-bbox="507 815 1465 1697"> <thead> <tr> <th data-bbox="507 815 802 882">Term</th> <th data-bbox="802 815 1465 882">Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="507 882 802 949">Club</td> <td data-bbox="802 882 1465 949">Prestige Club</td> </tr> <tr> <td data-bbox="507 949 802 1016">Customers/ You</td> <td data-bbox="802 949 1465 1016">Individual members of the Club</td> </tr> <tr> <td data-bbox="507 1016 802 1084">Hang Seng</td> <td data-bbox="802 1016 1465 1084">Hang Seng Bank Limited</td> </tr> <tr> <td data-bbox="507 1084 802 1151">Hang Seng China</td> <td data-bbox="802 1084 1465 1151">Hang Seng Bank (China) Limited</td> </tr> <tr> <td data-bbox="507 1151 802 1218">Offers</td> <td data-bbox="802 1151 1465 1218">The Basic offers and Family offers under the Club</td> </tr> <tr> <td data-bbox="507 1218 802 1697">TRB</td> <td data-bbox="802 1218 1465 1697">The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit cards cash advances, outstanding balance of personal loans and accumulated premiums paid for the designated life insurance plans distributed by Hang Seng Bank as an agent as well as Hang Seng MPF balance. For sole name integrated account holders, their other joint name account(s) will also be included.</td> </tr> </tbody> </table>	Term	Definition	Club	Prestige Club	Customers/ You	Individual members of the Club	Hang Seng	Hang Seng Bank Limited	Hang Seng China	Hang Seng Bank (China) Limited	Offers	The Basic offers and Family offers under the Club	TRB	The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit cards cash advances, outstanding balance of personal loans and accumulated premiums paid for the designated life insurance plans distributed by Hang Seng Bank as an agent as well as Hang Seng MPF balance. For sole name integrated account holders, their other joint name account(s) will also be included.
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Offers and eligibility	<p>3. Offers and eligibility</p> <p>3.1 All Prestige Private and Prestige customers are eligible for the Club.</p> <p>3.2 The Club provides two types of offers, namely the Basic Offer and Family Offer, as set out in this document.</p> <p>3.3 Subject to these terms and conditions, the following table sets out the Customers’ eligibility to the Offers:</p>														

	Offers	Eligibility
	Basic Offers	Available to customers holding Prestige Private and Prestige accounts with Hang Seng, respectively
	Family Offers	a) Prestige Private Family Offers: Applicable to Prestige Private customers each maintaining a TRB of HKD 8,000,000 or above. b) Prestige Family Offers: Applicable to Prestige Private/ Prestige customers each maintaining a TRB of HKD 1,000,000 or above. Prestige Private customers may enjoy either Prestige Private Family Offers or Prestige Family Offers, but not both simultaneously.
		<p>3.4 To continue enjoying Family offer, customers must meet the required TRB from the previous month before customers receive the relevant promo codes for the Offer and for 12 consecutive months thereafter. If the TRB falls below the threshold during this period after receiving the relevant promo codes, Hang Seng reserves the right to recover the value of any discounts or preferential pricing previously granted by debiting the relevant amount from the customer's Prestige Private or Prestige account.</p> <p>3.5 Hang Seng reserves the right to determine eligibility and may introduce additional eligibility criteria at its discretion from time to time. In case of any dispute, the decision of Hang Seng is final.</p>
Upgrade and downgrade		<p>4. Upgrade and downgrade</p> <p>4.1 If you are upgraded from Prestige to Prestige Private, you will be entitled to Prestige Private Basic offer. If you upgrade from Prestige to Prestige Private during the same calendar year, you will be eligible to enjoy the Prestige Private Family Offer per quota if your TRB meets the eligibility criteria for the Prestige Private Family Offer, even if you have already enjoyed the Prestige Family Offer as a Prestige customer.</p> <p>4.2 If you are downgraded from Prestige Private to Prestige, you will be entitled to Prestige Basic offer. Family offers will be granted only if your TRB meets the eligibility criteria. If you have previously enjoyed Family offers with quota as a Prestige Private customer, you will not be eligible to receive Family offers from the same merchant as a Prestige customer within the same calendar year.</p>
General T&C		<p>5. General T&C</p> <p>5.1 The Offers are applicable to Hang Seng Prestige Private or Prestige customers or customers who maintain accounts with both Hang Seng and Hang Seng China as Prestige Private or Prestige customers.</p>

- 5.2 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 and/or the respective outlet (unless otherwise specified).
- 5.3 The Offers are subject to availability.
- 5.4 Additional terms and conditions may be applicable to individual offer. Please check with the respective merchant outlet for details.
- 5.5 Upon closure of the respective outlet, the relevant Offer is terminated immediately.
- 5.6 All products, services, and information related to the Offers are directly sold and supplied to Customers by the merchants and/or the respective outlets, who are solely responsible for all related obligations and liabilities.
- 5.7 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 merchants.
- 5.8 Hang Seng and the respective merchants reserve the right to vary or terminate the offers 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 merchant is final.
- 5.9 To the greatest extent permissible by law, Hang Seng is not liable to the Customers and their guests 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 and/or the respective outlet.
- 5.10 These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 5.11 These terms and conditions are subject to prevailing regulatory requirements.
- 5.12 No person other than the Customers and Hang Seng (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.
- 5.13 Customers shall present their Hang Seng Prestige/ Prestige Private ATM card/ Prestige World Mastercard®/ Prestige Multi-Currency Debit Mastercard® or "My Debit / ATM Cards" page on Hang Seng Personal Banking mobile app upon arrival at merchants.
- 5.14 In case the relevant Prestige Private/ Prestige is a joint-named account, only the primary account holder can enjoy the Offers.
- 5.15 The terms and conditions of the offer are subject to change without prior notice.
- 5.16 All products, service, and promotional information are provided by the merchants or outlets for reference only. Hang Seng does not guarantee the accuracy or authenticity of such information, nor

	<p>does it constitute any recommendation, commitment, or guarantee by Hang Seng regarding the merchant or its products/services. All responsibilities relating to products or services rest with the respective merchants.</p> <p>5.17 Hang Seng and/or the merchants reserve the right to amend, suspend, or terminate any offer or privilege at their sole discretion. Any such changes will be announced via official channels within a reasonable timeframe.</p> <p>5.18 In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version prevails.</p>
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