恒生銀行
HANG SENG BANK

Extra +FUN Dollars / yuu Points Offer Terms and Conditions:

1. The promotion period is from 1 March 2026 to 31 March 2026 ("Promotion Period").

2. This promotion is applicable to personal customers but not applicable to corporate customers of Hang Seng Bank Limited ("Hang Seng Bank").

3. To enjoy this promotion, policyholders are required to settle the premium by using their own Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Hang Seng UnionPay Renminbi Diamond Commercial Card and Private Label Cards ("Eligible Credit Card").

4. “Eligible Applications” refer to any successful application for a policy of eIncomePro Deferred Annuity Plan (100% Guaranteed) with Annual Payment Mode and designated promotion code provided during application ("Designated Life Insurance Plan"). All plans are underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance"). Hang Seng Bank is the authorized insurance agent of Hang Seng Insurance. Any applications towards the Designated Life Insurance Plans with unposted / cancelled / refunded premium will not qualify as Eligible Applications for the purpose of this promotion.

5. Extra +FUN Dollars/yuu Points Offer will reward +FUN Dollars/yuu Points based on the total premium payment required in 1st policy year of Eligible Applications (excluding premium levy and any premium discount or premium waiver) (“Total Premium Payment”). An extra 1,000 +FUN Dollars or 200,000 yuu Points will be rewarded for the Total Premium Payment of HKD38,000 or USD4,760 of Eligible Application; an extra 2,700 +FUN Dollars or 540,000 yuu Points will be rewarded for the Total Premium Payment of HKD60,000 or USD7,500 of Eligible Application; an extra 5,400 +FUN Dollars or 1,080,000 yuu Points will be rewarded for the Total Premium Payment of HKD120,000 or USD15,000 of Eligible Application; an extra 8,100 +FUN Dollars or 1,620,000 yuu Points will be rewarded for the Total Premium Payment of HKD180,000 or USD22,500 of Eligible Application. The reward of +FUN Dollars/yuu Points will be subject to the Eligible Credit Card type. Please note that the amount of net premium due, paid and qualified for tax deduction purpose does not include levy and is after deducting any marketing offers (e.g. premium discount, premium waiver, and extra credit card reward points (including +FUN Dollars, yuu Points, and other gift and reward with similar nature) under tactical programs), and the actual tax benefits of this policy would depend on personal tax position (e.g. salaries income and assessable profits). You should always consult with a professional tax advisor if you have any doubts. For +FUN Dollars/yuu Points received from applying for the Qualifying Deferred Annuity Plan (“QDAP”), the conversion rates of “each $1 +FUN Dollar represents HK$1 and each yuu Point represents HK$0.005” will be applied for the calculation of deduction, and will be reflected in the annual summary of QDAP. Nothing in these Terms and Conditions shall be construed as tax or legal advice given by Hang Seng Bank or Hang Seng Insurance. Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. Please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 for details. To borrow or not to borrow? Borrow only if you can repay! Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card are rewarded with yuu Points. Please refer to http://hangseng.com/enjoycard for Reward Points Programme details.

6. The extra +FUN Dollars / yuu Points will be credited into the Eligible Credit Card accounts on or before 31 July 2026. Such credit card accounts should remain valid and in good standing when the relevant +FUN Dollars / yuu Points are credited. Customer can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.

7. USD1:HKD7.75 will be used as USD exchange rate for calculation. Extra +FUN Dollars reward / yuu Points will be calculated based on the amount of each individual Eligible Application. The +FUN Dollars reward / yuu Points rewarded will be rounded down to the nearest dollar. The +FUN Dollars reward less than $1 +FUN Dollars / yuu Point less than 1 point will not be rewarded.

8. All rewarded +FUN Dollars rebate / yuu Points cannot be transferred or converted into cash under any circumstances.

9. Only policyholder(s) whose policy(ies) of the Designated Life Insurance Plan is/are still effective on or before 30 April 2026 and before the +FUN Dollars / yuu Points fulfillment will be eligible for the extra +FUN Dollars/yuu Points, subject to all the terms herein.

10. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions which are not applicable to this promotion and extra reward will not be rewarded.

11. Hang Seng Bank and Hang Seng Insurance reserve the right to vary or convert +FUN Dollars reward / yuu Points to other forms of rewards (including but not limited to points or cash reward) equivalent to the same values / amounts / earnings ratio of the +FUN Dollars to eligible customers from time to time without prior notice.

12. Unless otherwise specified, this promotion cannot be used in conjunction with Hang Seng Bank staff privileges and other +FUN Dollars promotions or yuu Points promotions.

13. No person other than the customer, Hang Seng Bank and Hang Seng Insurance (which includes their successors and assigns) 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.

14. This promotion is jointly offered by Hang Seng Bank and Hang Seng Insurance. Hang Seng Bank and Hang Seng Insurance reserve the right of final decision on all matters relating to the above offers, which shall be binding on all parties concerned. In case of any dispute, the decision of Hang Seng Bank and Hang Seng Insurance shall be final.

15. These Terms and Conditions forms part of the relevant insurance contract upon successful application of Designated Life Insurance Plan and will be sent together with the policy pack to policyholder upon successful application.

16. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.

17. These Terms and Conditions are subject to prevailing regulatory requirements.

18. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

額外+FUN Dollars回贈 / yuu積分 之條款及細則：

1. 推廣期由2026年3月1日至2026年3月31日（「推廣期」）。

2. 此優惠只適用於恒生銀行有限公司（「恒生銀行」）的個人客戶，不適用於恒生銀行的公司客戶。

3. 保單持有人須以其本人持有的恒生信用卡、聯營卡、商務卡、公司卡或消費卡繳付保費，方可享有本推廣優惠(銀聯人民幣鑽石商務卡及專享卡除外）（「合資格信用卡」）。

4. 合資格交易爲任何成功投保的「易入息」延期年金計劃（100%全保證）並以年繳模式繳付保費及於投保時提供指定優惠編號（「特選人壽保險計劃」）。上述人壽保險計劃由恒生保險有限公司（「恒生保險」）承保，恒生銀行為恒生保險之授權保險代理商。任何無入賬、已被取消，或已被退款的投保申請，均不符合本優惠的申請資格。

5. 額外+FUN Dollars回贈／yuu積分之+FUN Dollars／yuu積分會以合資格交易之首年須繳付的保費（不包括訂明徵費及任何保費折扣或保費豁免）（「總保費」）。合資格交易的總保費為港幣38,000元或美元4,760，可額外獲贈1,000 +FUN Dollars或200,000 yuu積分；合資格交易的總保費為港幣60,000元或美元7,500，則可額外獲贈2,700 +FUN Dollars或540,000 yuu積分； 合資格交易的總保費為港幣120,000元或美元15,000，則可額外獲贈5,400 +FUN Dollars或1,080,000 yuu積分； 合資格交易的總保費為港幣180,000元或美元22,500，則可額外獲贈8,100 +FUN Dollars或1,620,000 yuu積分。 +FUN Dollars/yuu積分的獎勵將視乎合資格信用卡類型而定。請注意符合稅項扣除條件之淨保費不包括保費徵費，並為扣除任何推廣優惠（如保費折扣、保費豁免、推廣計劃下的額外信用卡獎賞積分（包括+FUN Dollars 、yuu積分及其他類似性質的禮遇和獎賞））後所到期及支付的淨保費，實際稅務利益會根據閣下自身的狀況（如薪金收入、應評稅利潤等）而有所不同。如閣下有任何疑問，請務必諮詢專業稅務顧問。就投保合資格延期年金計劃所得的+FUN Dollars/yuu積分，會以每$1 +FUN Dollar 等於港幣1元及每1 yuu積分等於港幣0.005元之兌換率作扣除計算之用，反映於有關的合資格延期年金保單年度摘要。本條款及細則的任何內容均不得詮釋為恒生銀行或恒生保險提供的稅務或法律建議。使用+FUN Dollars須受恒生信用卡會員獎賞計劃之條款及細則約束，詳情請致電 24小時恒生信用卡推廣熱線2998 6899。借定唔借？還得到先好借！恒生enJoy Visa白金卡及恒生enJoy消費卡會以yuu積分作獎賞。有關enJoy卡積分獎賞計劃之詳情，請瀏覽hangseng.com/enjoycard。

6. 客戶所獲得之額外+FUN Dollars回贈/ yuu積分將於2026年7月31日或之前存入合資格信用卡戶口。該戶口於存入有關+FUN Dollars回贈 / yuu積分時，必須仍然有效及信用狀況良好。客戶屆時可登入恒生個人e-Banking（如適用）或致電24小時恒生信用卡推廣熱線2998 6899查詢有關獎賞詳情。

7. 美元1元：港幣7.75元將用作美元兌換率作計算之用。額外之+FUN Dollars回贈獎賞/yuu積分將以每單合資格交易之金額獨立計算。 +FUN Dollars回贈獎賞/yuu積分將以整數為單位，不足$1 +FUN Dollars/1 yuu積分則不獲計算及獎賞。

8. 所獲得之+FUN Dollars回贈/yuu積分亦不得轉讓或兌換現金。

9. 按本優惠所述之條款，只有在2026年4月30日和+FUN Dollars回贈/yuu積分誌賬日期前都持續有效的特選人壽保險計劃才會符合獲得額外+FUN Dollars回贈/yuu積分（受本優惠之條款約束）的資格。

10. 任何最後被取消 / 退回或被發現為虛假之交易不適用於是次優惠推廣及不會獲取額外回贈。

11. 恒生銀行及恒生保險保留隨時更改或轉換+FUN Dollars 回贈/ yuu積分為同等價值/ 金額/ 兌換率之獎賞（包括但不限於積分或現金回贈） 予合資格客戶之權利，毋須另行通知。

12. 除另有訂明外，此優惠不可與恒生銀行職員優惠及其他+FUN Dollars回贈 / yuu積分優惠同時享用。

13. 除客戶、恒生銀行及恒生保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

14. 恒生銀行及恒生保險共同提供此優惠。恒生銀行及恒生保險對上述優惠之所有事宜均有最終決定權，並對所有人士具約束力。

15. 若成功投保特選人壽保險計劃，本條款及細則為相關保險合約的一部分，並與保單文件一併寄予閣下。

16. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

17. 本條款及細則受現行監管規定約束。

18. 本條款及細則之中英文文本如有歧異，概以英文本為準。

额外+FUN Dollars回赠 / yuu积分 之条款及细则：

1. 推广期由2026年3月1日至2026年3月31日（「推广期」）。

2. 此优惠只适用於恒生银行有限公司（「恒生银行」）的个人客户，不适用於恒生银行的公司客户。

3. 保单持有人须以其本人持有的恒生信用卡、联营卡、商务卡、公司卡或消费卡缴付保费，方可享有本推广优惠(银联人民币钻石商务卡及专享卡除外）（「合资格信用卡」）。

4. 合资格交易为任何成功投保的「易入息」延期年金计划（100%全保证）并以年缴模式缴付保费及于投保时提供指定优惠编号（「特选人寿保险计划」）。上述人寿保险计划由恒生保险有限公司（「恒生保险」）承保，恒生银行为恒生保险之授权保险代理商。任何无入账、已被取消，或已被退款的投保申请，均不符合本优惠的申请资格。

5. 额外+FUN Dollars回赠／yuu积分之+FUN Dollars／yuu积分会以合资格交易之首年须缴付的保费（不包括订明徵费及任何保费折扣或保费豁免）（「总保费」）。合资格交易的总保费为港币38,000元或美元4,760，可额外获赠1,000 +FUN Dollars或200,000 yuu积分；合资格交易的总保费为港币60,000元或美元7,500，可额外获赠2,700 +FUN Dollars或540,000 yuu积分；合资格交易的总保费为港币120,000元或美元15,000，可额外获赠5,400 +FUN Dollars或1,080,000 yuu积分；合资格交易的总保费为港币180,000元或美元22,500，可额外获赠8,100 +FUN Dollars或1,620,000 yuu积分。+FUN Dollars/yuu积分的奖励将视乎合资格信用卡类型而定。请注意符合税项扣除条件之净保费不包括保费征费，并为扣除任何推广优惠（如保费折扣、保费豁免、推广计划下的额外信用卡奖赏积分（包括+FUN Dollars 、yuu积分及其他类似性质的礼遇和奖赏））后所到期及支付的净保费，实际税务利益会根据阁下自身的状况（如薪金收入、应评税利润等）而有所不同。如阁下有任何疑问，请务必咨询专业税务顾问。就投保合资格延期年金计划所得的+FUN Dollars/yuu积分，会以每$1 +FUN Dollar 等于港币1元及每1 yuu积分等于港币0.005元之兑换率作扣除计算之用，反映于有关的合资格延期年金保单年度摘要。税务扣减应遵守适用的法律和监管要求。本条款及细则的任何内容均不得诠释为恒生银行或恒生保险提供的税务或法律建议。使用+FUN Dollars须受恒生信用卡会员奖赏计划之条款及细则约束，详情请致电24小时恒生信用卡推广热线2998 6899。借定唔借？还得到先好借！恒生enJoy Visa白金卡及恒生enJoy消费卡会以yuu积分作奖赏。有关enJoy卡积分奖赏计划之详情，请浏览hangseng.com/enjoycard。

6. 客户所获得之额外+FUN Dollars回赠/ yuu积分将於2026年7月31日或之前存入合资格信用卡户口。该户口於存入有关+FUN Dollars回赠 / yuu积分时，必须仍然有效及信用状况良好。客户届时可登入恒生个人e-Banking（如适用）或致电24小时恒生信用卡推广热线2998 6899查询有关奖赏详情。

7. 美元1元：港币7.75元将用作美元兑换率作计算之用。额外之+FUN Dollars回赠奖赏/yuu积分将以每单合资格交易之金额独立计算。 +FUN Dollars回赠奖赏/yuu积分将以整数为单位，不足$1 +FUN Dollars/1 yuu积分则不获计算及奖赏。

8. 所获得之+FUN Dollars回赠/yuu积分亦不得转让或兑换现金。

9. 按本优惠所述之条款，只有在2026年4月30日和+FUN Dollars回赠/yuu积分志账日期前都持续有效的特选人寿保险计划才会符合获得额外+FUN Dollars回赠/yuu积分（受本优惠之条款约束）的资格。

10. 任何最後被取消 / 退回或被发现为虚假之交易不适用於是次优惠推广及不会获取额外回赠。

11. 恒生银行及恒生保险保留随时更改或转换+FUN Dollars回赠 / yuu积分为同等价值/金额/ 兑换率之奖赏（包括但不限於积分或现金回赠） 予合资格客户之权利，毋须另行通知。

12. 除另有订明外，此优惠不可与恒生银行职员优惠及其他+FUN Dollars回赠/ yuu积分优惠同时享用。

13. 除客户、恒生银行及恒生保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。

14. 恒生银行及恒生保险共同提供此优惠。恒生银行及恒生保险对上述优惠之所有事宜均有最终决定权，并对所有人士具约束力。

15. 若成功投保特选人寿保险计划，本条款及细则为相关保险合约的一部分，并与保单文件一并寄予阁下。

16. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。

17. 本条款及细则受现行监管规定约束。

18. 本条款及细则之中英文文本如有歧异，概以英文本为准。