恒生銀行
HANG SENG BANK

有關投保「極蓄賞」人壽保險計劃（一年）獲『專屬保證回報』之條款及細則:

1. 投保「極蓄賞」人壽保險計劃（一年）獲『專屬保證回報』（「推廣」）之推廣期為 2026 年 8 月 10 日至 2026 年 12 月 31 日（包括首尾兩日）（「推廣期」）。
2. 本推廣只適用於恒生銀行有限公司（「恒生銀行」）的個人客戶（「合資格客戶」），不適用於恒生銀行的公司客戶。
3. 受本條款及細則所限，合資格客戶如欲享有本推廣所提供之專屬保證回報，須滿足以下條件（定義見下方）（「合資格申請人」）：
   (a) 滿足以下條件其中一項：
      (i) 於投保當天沒有持有任何由恒生保險有限公司（「恒生保險」）承保並生效中的人壽保險保單；或
      (ii) 持有最少一份於 2026 年 1 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）內到期，並由恒生保險承保的保單；
   (b) 於推廣期內經恒生銀行網頁成功遞交「極蓄賞」人壽保險計劃（一年）（「合資格保單」）及輸入指定優惠碼之投保申請；及
   (c) 完成合資格交易。
4. 「合資格交易」指就合資格保單之成功簽發。任何無入賬、已被取消或被退款的合資格保單之投保申請均不符合此推廣的資格。
5. 受本條款及細則所限，每名合資格申請人可就其合資格保單享有以下相應之保證回報（「專屬保證回報」）（「優惠」）：

保單貨幣	專屬保證回報
港幣	3.40%
美元	3.30%
人民幣	1.50%

6. 優惠名額有限，先到先得。每名合資格申請人僅可享有優惠一次。
7. 若合資格申請人於推廣期內進行多於一個合資格交易，則只有首個合資格交易才適用於此推廣。
8. 任何最後被取消、退回或被發現為虛假之交易皆不適用於此推廣。
9. 恒生保險有權根據合資格客戶及/或受保人於投保時所提供之資料而決定是否接受有關之投保申請。
10. 除非恒生銀行及恒生保險另有說明，在任何情況下，已兌換的優惠均不得更改或取消，亦不得轉讓或兌換現金。
11. 此推廣由恒生銀行及恒生保險共同提供。恒生銀行及恒生保險有權隨時及不時更改、撤銷或取消此推廣及/或優惠及修改或更改其任何條款及細則，而無須事先通知及無須提供任何原因。
12. 除另有訂明外，此推廣不可與恒生銀行職員優惠同時享用。
13. 如果保單在首年內部分提取款項、退保或失效，恒生保險可能向客戶追回有關保證回報金額並由恒生保險獨有絕對酌情從任何恒生保險應向客戶繳付的金額中抵銷。

14. 除合資格申請人、恒生銀行（包括其繼承人及受讓人）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。
15. 恒生銀行及恒生保險對此推廣之所有事宜均有最終決定權，並對所有人士具約束力。如有任何爭議，概以恒生銀行及恒生保險之決定為準。
16. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按照香港法律詮釋。
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。

有關「極蓄賞」人壽保險計劃（一年）之詳盡內容、條款、細則、不保事項、重要說明及產品風險，請參閱有關計劃之產品冊子並概以保單條款為準。

「極蓄賞」人壽保險計劃（一年）由恒生保險承保。恒生保險已獲香港保險業監管局授權於香港經營，並受其監管。恒生銀行為恒生保險之授權保險代理機構，獲恒生保險授權分銷上述計劃。上述計劃乃恒生保險而非恒生銀行的產品。投保上述計劃須向恒生保險支付保費，恒生保險會向恒生銀行就銷售上述計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度已包含員工多方面之表現，並非只著重銷售金額。

如客戶於銷售過程或處理有關保險產品交易時與恒生銀行產生合資格爭議（定義見有關金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行將與客戶進行金融糾紛調解計劃程序；然而，對於有關保險產品的合約條款的任何爭議，則請客戶與恒生保險直接解決。

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Terms and conditions for the "Exclusive Guaranteed Return Offer" for the Enrolment of QuickReward Endowment Life Insurance Plan (1-Year):

1. The promotion period of the "Exclusive Guaranteed Return Offer" for the Enrolment of QuickReward Endowment Life Insurance Plan (1-Year) ("Promotion") is from 10 August 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").
2. This Promotion is only applicable to personal customers ("Eligible Customers") of Hang Seng Bank Limited ("Hang Seng Bank"), and is not applicable to corporate customers of Hang Seng Bank.
3. Subject to these terms and conditions, each Eligible Customer who wishes to enjoy the Offer must fulfil the following criteria ("Qualified Applicant"):
   (a) Fulfil one of the following criteria:
      (i) Must not hold any in-force life insurance policy underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance") on the date of application; or
      (ii) Must hold at least one life insurance policy underwritten by Hang Seng Insurance that has matured or is about to mature between 1 January 2026 and 31 December 2026 (both dates inclusive);
   (b) Submit an online application for the QuickReward Endowment Life Insurance Plan (1-Year) ("Eligible Policy") with the designated promotion code successfully on Hang Seng Bank website during the Promotion Period; and
   (c) Complete an Eligible Transaction.
4. "Eligible Transaction" refers to any successful issuance of the Eligible Policy. Any Eligible Policy application that is not credited, is cancelled, or is refunded will not qualify for this Promotion.
5. Subject to these terms and conditions, each Qualified Applicant is entitled to the following respective return ("Exclusive Guaranteed Return") in relation to the Eligible Policy ("Offer"):

Policy currency	Exclusive Guaranteed Return
HKD	3.40%
USD	3.30%
RMB	1.50%

6. The Offer is subject to a quota on a first-come-first-served basis. Each Qualified Applicant may only enjoy this Offer once.
7. If the Qualified Applicant takes out more than one Eligible Transaction during the Promotion Period, only the first Eligible Transaction is considered applicable for the Promotion.
8. Any transaction that is ultimately cancelled, refunded or found to be fraudulent is not eligible for this Promotion.
9. Hang Seng Insurance has the right to decide whether or not to accept the insurance application based on information provided by the Eligible Customer and/or the life insured upon application.
10. Unless otherwise stated by Hang Seng Bank and Hang Seng Insurance, under no circumstances can the Offer be changed or cancelled, nor can the Offer be transferred or exchanged for cash.
11. This Promotion is jointly offered by Hang Seng Bank and Hang Seng Insurance. Hang Seng Bank and Hang Seng Insurance reserve the right to adjust, withdraw or cancel this Promotion and/or the Offer and to amend or revise any of these terms and conditions at any time and from time to time without prior notice and without assigning any reasons whatsoever.
12. Unless otherwise specified, this Promotion cannot be used in conjunction with staff benefits of Hang Seng Bank.
13. In the event of partial withdrawal(s), policy surrender or lapse within the first policy year, the guaranteed return amount may be clawed back by setting off such amount against any sums that may be payable by Hang Seng Insurance to the customer at Hang Seng Insurance's sole and absolute discretion.
14. Except for the Qualified Applicant, Hang Seng Bank (including its successors and assignees) and Hang Seng Insurance (including its successors and assignees), no other person has any right to enforce any of the provisions of these terms and conditions or to enjoy any of the benefits under these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.

15. Hang Seng Bank and Hang Seng Insurance have the final decision on all matters relating to the Promotion and such decision is binding on all parties. In case of any dispute, the decision of Hang Seng Bank and Hang Seng Insurance prevails.
16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong").
17. These terms and conditions are subject to prevailing regulatory requirements.
18. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version prevails.

For detailed information, terms, conditions, exclusions, important notes and product risks of QuickReward Endowment Life Insurance Plan (1-Year), please refer to relevant product brochure, and the policy terms prevail.

QuickReward Endowment Life Insurance Plan (1-Year) is underwritten by Hang Seng Insurance. Hang Seng Insurance is authorised and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank is an insurance agency authorised by Hang Seng Insurance for distribution of this plan. This plan is a product of Hang Seng Insurance but not Hang Seng Bank. Upon application for this plan, insurance premium will be payable to Hang Seng Insurance, and Hang Seng Insurance will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related insurance product transactions, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and the customer directly.