

## Terms and Conditions of Hang Seng Digital Banking “Plan Smart for Every \$1 Day” Lucky Draw

1. Hang Seng Digital Banking “Plan Smart for Every \$1 Day” Lucky Draw (“Promotion”) is offered by Hang Seng Bank Limited (“Hang Seng” or “we”) from 21 October to 31 December 2024 (both days inclusive) (“Promotion Period”).

### Who is eligible?

2. The Promotion applies to a customer (“Eligible Customer”) who:
  - a. is aged 18 or above and located in Hong Kong;
  - b. holds a Prestige Private, Prestige Banking, Preferred Banking, Integrated Account, Family+ Account, Savings / Current Account, or Hang Seng Credit Card with Hang Seng (each an “Eligible Account”) and maintains a valid email address on Hang Seng’s record; and
  - c. has completed any one of the designated items below (“Designated Items”) within the Promotion Period to be entitled to 1 lucky draw entry; the aggregate number accumulable lucky draw entry(ies) for completing designated item is limited to a maximum of 10 lucky draw entries each day in total for each Eligible Customer.

Designated Items	Remarks
1) Register for Personal e-Banking and the e-Statement service for at least one of the Eligible Accounts within 7 calendar days of the e-Banking registration in Hang Seng Mobile App	Each Eligible Customer is entitled to a maximum of 1 lucky draw entry for this item during the Promotion Period
2) Transfer fund to 3rd party via FPS by inputting mobile number / email / FPS ID in Hang Seng Mobile App and remain Hang Seng as the default receiving bank with mobile number effective at the time when the last round of redemption Push Notification is sent out	1 Extra lucky draw entry will be granted when transferring fund to 3rd party via FPS by inputting mobile number / email / FPS ID and remaining Hang Seng as the default receiving bank with mobile number effective at the time when the last round of redemption Push Notification is sent out. Please refer to clause 4
3) Successful completion of overseas transfer transaction of HKD10,000 or its equivalent or above via “Global Money+” in Hang Seng Mobile App (“Eligible Overseas Transfer Transaction(s)”)	Please refer to clauses 5-8
4) Successful completion of a real-time currency exchange via the Foreign Currency Exchange service in Hang Seng Mobile App (“Eligible FX Transaction(s)”)	Please refer to clauses 9-10  1 Extra lucky draw entry will be granted upon completing the Eligible FX Transaction within the designated period. Please refer to clause 4
5) Successful subscription of one of the investment products below via Hang Seng Mobile App or Personal e-Banking (Desktop version) (“Eligible Investment Product Transaction(s)”): (a) Subscribe for an Investment Fund via Investment Fund Account (Account suffix 382) (b) Subscribe for an Investment Fund via SimplyFund Account (Account suffix 384) (c) Subscribe for Bond (d) Subscribe for Certificate of Deposit (e) Subscribe for Capital Protected Investment Deposit (f) Subscribe for MaxiInterest Investment Deposit	Please refer to clauses 11-13  1 Extra lucky draw entry will be granted upon successful subscription of an Investment Fund via SimplyFund Account (Account suffix 384) within the designated period. Please refer to clause 4

6)	Successful buy or sell transaction of HK stocks, Stock Connect Securities or US stocks, which are conducted by the Eligible Customers via Hang Seng Mobile App, Personal e-Banking (Desktop version) or Hang Seng Invest Express mobile app (“Invest Express”) (“Eligible Securities Transaction(s)”).	Please refer to clauses 14-16
7)	Successful application of any one of the following insurance plans in the capacity of the policyholder via Hang Seng Mobile App (if applicable), Personal e-Banking (Desktop version) or Hang Seng Bank website* (“Eligible Insurance Plan Application(s)”): <ul style="list-style-type: none"> <li>(a) QuickReward Endowment Life Insurance Plan (1-Year)</li> <li>(b) The Choice 5-Year Life Insurance Plan (HKD)/(USD)</li> <li>(c) eCancerPro Insurance Plan</li> <li>(d) eFamilyPro Life Insurance Plan</li> <li>(e) EasyRefund 100% Global Hospital Cash Plan (3-Year)</li> <li>(f) eIncomePro Deferred Annuity Plan (100% Guaranteed)</li> <li>(g) CouponPower Guaranteed Life Insurance Plan</li> <li>(h) Travelsure Protection Plan (Single Trip Cover)</li> <li>(i) Travelsure Protection Plan (Annual China Cover)</li> <li>(j) Travelsure Protection Plan (Annual Global Cover)</li> <li>(k) Home Care Plus Home Insurance Plan</li> <li>(l) Domestic Helper Insurance Plan</li> <li>(m) Part-time Domestic Helper Insurance Plan</li> <li>(n) Personal Accident Insurance Plan</li> <li>(o) Studysure Protection Plan</li> </ul> *Not applicable to applications via yuu platform	Please refer to clause 17  Each Eligible Customer is entitled to a maximum of 5 lucky draw entries for this item in each calendar month during the Promotion Period
8)	Apply for any one of the following Hang Seng Credit Cards via Hang Seng Mobile App, Personal e-Banking (Desktop version) or Hang Seng Bank website during the Promotion Period and has the card successfully approved on or before 31 December 2024: <ul style="list-style-type: none"> <li>(a) Hang Seng Travel+ Visa Signature Card</li> <li>(b) Hang Seng MMPOWER World Mastercard</li> </ul>	--

3. Please note:

- a. If the Eligible Account is a joint account, only the principal accountholder is eligible for the Promotion.
- b. The Promotion is not applicable to Commercial Banking customers, Private Banking customers, and cardholders of Hang Seng Supplementary Card, Business Card, Commercial Card, Private Banking Visa Infinite Card, Visa Infinite Card, USD Visa Gold Card, UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping Mastercard and Private Label Card.
- c. FPS (Faster Payment System) is a real-time payment platform which is provided by Hong Kong Interbank Clearing Limited. Terms and conditions apply.

**Extra Lucky Draw Entry - “\$1 Day” Special Mission**

4. 1 Extra lucky draw entry will be granted when completing below designated items within the designated period:
  - a. Extra lucky draw entry is also limited to a maximum of 10 lucky draw entries each day in total per Eligible Customer.

Designated Period	Designated Items
4 to 10 November 2024	Transfer fund to 3rd party via FPS by inputting mobile number / email / FPS ID and remain Hang Seng as the default receiving bank with mobile number effective at the time when the last round of redemption Push Notification is sent out
18 to 24 November 2024	Successful subscription of an Investment Fund via SimplyFund Account (Account suffix 384)
2 to 8 December 2024	Successful completion of a real-time currency exchange via Hang Seng Mobile App (“Eligible FX Transaction(s)”)
9 to 15 December 2024	Logon to Hang Seng Mobile App

**Eligible Overseas Transfer Transaction(s)**

5. The Eligible Overseas Transfer Transaction specified in item 3 is applicable to the successful completion of an overseas transfer transaction of HKD10,000 or its equivalent or above via “Global Money+” in Hang Seng Mobile App (“Eligible Overseas Transfer Amount”).
6. If transfer in a currency other than Hong Kong Dollars:
  - a. If the transfer transaction involves foreign exchange between Hong Kong Dollars and non-Hong Kong dollars, the Eligible Overseas Transfer Amount will be calculated in the Hong Kong Dollar or its equivalent based on the actual exchange rate executed for the transaction;
  - b. Otherwise, the Eligible Overseas Transfer Amount will be converted into the Hong Kong Dollar equivalent with the exchange rate of the transfer currency solely determined by Hang Seng on the last business day of the transaction month.
7. The relevant transaction date, time, exchange rate and transfer amount are subject to the record of Hang Seng. Hang Seng reserves the right to amend any calculation method of relevant transfer amount at its sole discretion.
8. Any transactions which are incomplete, eventually cancelled or returned will not be eligible for any lucky draw entry under the Promotion.

**Eligible FX Transaction(s)**

9. The Eligible FX Transaction specified in item 4 is applicable to the successful completion of a real-time FX transaction via “Foreign Exchange Service” in Hang Seng Mobile App with a personal integrated account (including Prestige Private, Prestige Banking, Preferred Banking and Integrated Account).
10. The following will not qualify as an Eligible FX transaction: foreign exchange transaction(s) involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Overseas Transfer Service, Global Money+, FX Order Watch Service, Passbook Savings Account, Virtual Assistant HARO services and foreign exchange transaction(s) made on pre-defined dates by way of forward dated instruction(s).

**Eligible Investment Product Transaction(s)**

11. Subscribe for Bond specified in item 5(c) is applicable to bonds purchased from Initial Public Offering and secondary market bond. For Initial Public Offering bond, Eligible Customers can be entitled to the lucky draw entries only upon successful application and allotment of Initial Public Offering bond during the Promotion Period.
12. Application for the relevant Investment Product(s) must be successfully made on or before the end date of the Promotion Period. Any investment application made after the cut-off time will not be regarded as an investment application made during the Promotion Period and will not be eligible for any lucky draw entry within the Promotion Period. Please note that the cut-off time for different investment products through different channels may vary. Please check the cut-off time for the relevant investment products with Hang Seng’s staff.
13. Any cancelled or unsuccessful application / transactions will not be eligible for any lucky draw entry under the Promotion.

### Eligible Securities Transactions(s)

14. Eligible Securities Transaction(s) specified in item 6 means successful buy/sell transactions of HK stocks, Stock Connect Securities or US stocks (each as defined in clause 15), which are conducted by the Eligible Customers via Hang Seng Hang Seng Mobile App, Personal e-Banking (Desktop version) or Hang Seng Invest Express and using the securities accounts under the Eligible Accounts during the Promotion Period. There is no minimum amount for each Eligible Securities Transaction.
15. "HK stocks" means Hong Kong dollar-denominated or Renminbi-denominated securities listed on The Stock Exchange of Hong Kong Limited. "Stock Connect Securities" means A-shares/Exchange Traded Funds (ETFs) listed on the Shanghai Stock Exchange (SSE) and/or Shenzhen Stock Exchange (SZSE) and eligible for Shanghai-Hong Kong Stock Connect Northbound Trading/Shenzhen-Hong Kong Stock Connect Northbound Trading. "US stocks" means Common Stocks (excluding warrants), Exchange Traded Funds (ETFs) and American Depository Receipts (ADRs) traded on New York Stock Exchange (NYSE), Nasdaq Global Market (NASDAQ), NYSE Amex Equities Market (AMEX) and NYSE ARCA.
16. Eligible Securities Transactions exclude locally traded overseas stocks, any listed securities settled by non-Hong Kong dollar (except Stock Connect Securities/ US stocks), i-Shares, Exchange Fund Notes, Hong Kong International Airport retail bonds, Government of HKSAR retail bonds/iBonds/Silver Bonds/Government Green Bonds, buy/sell transactions of Hang Seng Monthly Investment Plans for Stocks and shares subscriptions of Initial Public Offering (IPO). Unsuccessful buy/sell transactions of HK stocks, Stock Connect Securities or US stocks will not be eligible for any lucky draw entry under the Promotion.

### Eligible Insurance Plan Application(s)

17. To qualify as an Eligible Insurance Plan Application under item 7:
  - a. An Eligible Customers must provide a valid email address during the application of the plans. Any customer who provides an invalid or incorrect email address will not be eligible for lucky draw entry.
  - b. For Eligible Customers who successfully apply any one of the Insurance Plans listed in item 7, the lucky draw entry will be offered on the date of application, and the policy must be effective and there must be no outstanding premium under the policy at the time when the redemption Push Notification is sent out.

### Other Eligibility Requirements

18. Eligible Customer must maintain the Eligible Account and valid email address in Hang Seng's record at the time when the redemption Push Notification is sent out in order to receive the Lucky Draw Prize.
19. Transactions and applications will be verified by Hang Seng to determine eligibility for this Promotion. In case of any dispute, Hang Seng's records shall prevail.
20. Eligible transactions and eligible merchant codes shall be classified according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International or determined by the respective merchant's acquiring bank, and at the sole discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Lucky Draw Prize before the transactions are conducted.
21. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered ineligible for this Promotion.

### Lucky Draw Prizes

22. Eligible Customer can enter the lucky draw each time a Designated Item is completed during the Promotion Period, including the "\$1 Day" Special Mission. For each day of the Promotion Period, there is a lucky draw to give away Lucky Draw Prize as listed below. The designated merchant, value and quota of the Lucky Draw Prize are set out below. Each Eligible Customer is entitled to grand prize and small treat once respectively in each month within the whole Promotion Period.

Promotion Period	Grand Prize (1 pc per day)	Small Treat (1,000 pcs per day)
21 to 31 October 2024	HKD5,000 Apple Store e-Gift Card	HKD20 Kee Wah e-Voucher
1 to 30 November 2024	HKD8,000 Apple Store e-Gift Card	
1 to 31 December 2024	HKD10,000 Apple Store e-Gift Card	

**Lucky Draw Winners Notification**

23. Hang Seng will notify and announce the Lucky Draw winners on or before the dates below. The list of winners will be announced at the relevant promotion webpage which will display the surname and the first 4 characters of each winner's identification number.

<b>If Eligible Customer completes the Designated Item(s) during the following period</b>	<b>Lucky draw winners will be notified starting from below dates</b>
21 to 31 October 2024	9 December 2024
1 to 30 November 2024	13 January 2025
1 to 31 December 2024	10 February 2025

**Lucky Draw Prize Redemption**

24. The winners will receive a redemption Push Notification from Hang Seng. The redemption Push Notification will contain the Lucky Draw Prize URL. The winners must access the website via the Lucky Draw Prize URL provided to redeem the Lucky Draw Prize.
25. The winners must maintain Marketing Push Notification enabled until he/she has received the redemption Push Notification.
26. After receiving the Lucky Draw Prize, the winners should present the Lucky Draw Prize at the relevant merchant and use it on or before the expiry date shown on the Lucky Draw Prize. Any expired Lucky Draw Prize will not be accepted or replaced.
27. The list of Lucky Draw winners will be available on the relevant promotion webpage, the winners shall notify Hang Seng if they do not receive the redemption Push Notification on or before 31 March 2025. Late notifications will not be entertained, and the relevant Lucky Draw Prize will be forfeited without prior notice. Hang Seng is not responsible for any loss or damage caused by the Lucky Draw Prize or be liable for any compensation incurred from it.
28. Each Lucky Draw Prize can only be used once and will expire once used. Payment must be made for any spending amount exceeding the face value of the Lucky Draw Prize, and no change will be given when the spending amount is less than its face value. The supplier of the Lucky Draw Prize reserves the right of final decision on determining the validity of the Lucky Draw Prize.
29. Hang Seng will not be responsible for any liability relating to the use of the Lucky Draw Prize. The supplier of the Lucky Draw Prize will be solely responsible for the product(s) and/or service(s) redeemed using the Lucky Draw Prize. Any disputes or complaints arising from the Lucky Draw Prize shall be resolved directly between the customer and the supplier. For details on how to use the Lucky Draw Prize, please refer to the terms and conditions stated therein.

**General**

30. Hang Seng reserves the right to replace the Lucky Draw Prizes with other prizes at any time without prior notice and without reason. The value or nature of the substitute prize may differ from the Lucky Draw Prizes offered in this Promotion.
31. Hang Seng reserves the right to suspend, revise or terminate the Promotion at any time and to amend the Terms and Conditions from time to time. In case of any disputes, the decision of Hang Seng shall be final.
32. No person other than the customer and Hang Seng (which includes its 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.
33. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
34. These Terms and Conditions are subject to prevailing regulatory requirements.
35. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.

**RMB Currency Risk**

Renminbi (“RMB”) is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

**Foreign Currency Risk**

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa, and/or in the event that the customer converts a foreign currency time deposit to HKD upon maturity.

**Risk Disclosure of Investment Funds**

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

**Risk Disclosure of SimplyFund Account**

- Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.
- Not all of the investment funds that are distributed by Hang Seng Bank Limited (the “Bank”) are available here. Only specific funds are available for subscription with this account. If you are looking for other investment funds or investment products, please visit our branches or our websites for more information.
- In respect of the investment funds available for subscription with this account at the moment, they are provided either by Hang Seng’s wholly owned subsidiary, Hang Seng Investment Management Limited, or by Hang Seng’s affiliates HSBC Global Asset Management (Hong Kong) Limited.

**Risk Disclosure of Bond or Certificate of Deposit Product**

- Bonds and Certificates of Deposit (CDs) are investment products. The investment decision is yours but you should not invest in a bond/CD unless the intermediary who sells it to you has explained to you that the bond/CD is suitable to you having regard to your financial situation, investment experience and investment objectives. Your intermediary is under a duty to assure that you understand the nature and risks of this product, and that you have sufficient net worth to be able to assume the risks and bear the potential losses of trading in this product.
- Bonds are not deposits and should not be treated as substitute for conventional time deposits.
- Certificate of Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Investors who purchase bonds/CDs are exposed to the credit risk of the issuer and guarantor (if any) of the bonds/CDs. There is no assurance of protection against a default by the issuer/guarantor in respect

of the repayment obligations. In the worst case scenario, any failure by the issuer and the guarantor (if any) to perform their respective obligations under the bonds/CDs when due may result in a total loss of all of your investment.

- Renminbi (RMB) is not a freely convertible currency. As such, investors trading bonds and/or CDs denominated in RMB are subject to additional risks (such as currency risk).
- The above is not an exhaustive list of risk factors. Please refer to the section on “Risk Factors” in the relevant “Bond / Certificate of Deposit Trading Services” Factsheet to understand other risk factors applicable to bonds and CDs.
- The information displayed does not constitute nor is it intended to be construed as any professional advice, offer, solicitation or recommendation to deal in Bonds / CDs. Investors should be aware that all investments involve risks (including the possibility of loss of the capital invested). The prices of Bonds and CDs may go up as well as down and past performance is not indicative of future performance. Investors should not only base on this information alone to make investment decisions, and should carefully consider whether an investment is suitable for them in view of their own investment objectives, investment experience, investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should read the relevant product Offering documents and terms and conditions (including the full text of the risk factors therein) in detail before making any investment decisions. Investors should obtain independent professional advice if they have concerns about their investment.
- No guarantee, representation, warranty or undertaking, express or implied, is made as to the fairness, accuracy, timeliness, completeness or correctness of any general financial and market information, news services and market analysis, projections and/or opinions (“Market Information”) provided above and the basis upon which any such Market Information have been made, and no liability or responsibility is accepted by Hang Seng in relation to the use of or reliance on any such Market Information whatsoever provided in the webinar.
- Investors must make their own assessment of the relevance, accuracy and adequacy of the information provided and make such independent research/investigations as they may consider necessary or appropriate for the purpose of such assessment. Hang Seng does not make any representation or recommendation or assessment as to whether or not any of the investment(s) mentioned are suitable or applicable to any persons and thus shall not be held responsible in this regard.

#### **Risk Disclosure of Capital Protected Investment Deposit**

- This is a structured product involving derivatives. The investment decision is yours but you should not invest in the Capital Protected Investment Deposit unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investor should read the Important Facts Statement of the relevant investment type, the relevant term sheet, Terms and Conditions and risk disclosure statement before making any investment decision.
- Investor should note that this product is not normal time deposit and thus should not be considered as normal time deposit or its alternative.
- This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Investment in this product is subject to the credit risk of Hang Seng.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the Currency-Linked Capital Protected Investment Deposit involving RMB are subject to the currency risk of RMB.

#### **Risk Disclosure of MaxiInterest Investment Deposit**

- This is a structured product involving derivatives. The investment decision is yours but you should not invest in the MaxiInterest Investment Deposit unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investors should read the relevant Important Facts Statement, Terms and Conditions and risk disclosure statement before making any investment decision.
- Investors should note that this product is not capital protected and is not a normal time deposit, and thus should not be considered as normal time deposit or its alternative.
- Earnings on this product are limited to the nominal interest payable. As the principal and the earning will be paid in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, investors will have to bear the potential losses due to currency depreciation, which may be substantial. If

the product is withdrawn before maturity, investors will also have to bear the costs involved. Such losses and costs may reduce the earnings and the principal amount of this product.

- Investors should seek professional advice where necessary. The relevant Terms and Conditions of this product are available upon request to the staff of Hang Seng.
- This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Investment in this product is subject to the credit risk of Hang Seng.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the MaxiInterest Investment Deposit involving RMB are subject to the currency risk of RMB.

#### **Risk Disclosure of Securities Investment**

Investors should note that investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Investors should not only base on this material alone to make any investment decision, but should read in detail the relevant risk disclosure statements.

Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in securities via the Stock Connect Northbound Trading include:

- Once the respective quota is used up, trading will be affected or will be suspended.
- Stock Connect Northbound Trading will only operate on days when both markets are open for trading. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.
- When a security is recalled from the scope of eligible securities for trading via Stock Connect Northbound Trading, that security can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.

Foreign securities carry additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign securities may be more volatile and could be adversely affected by changes in many factors. Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

#### **Risk Disclosure of Life Insurance Plan and General Insurance Plan**

The above Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited. The above information is intended as a general summary of information and is for reference only. Please refer to the relevant leaflet or factsheet for exact contents, product risk, credit risk, terms, conditions and exclusions of the relevant Life Insurance Plans, and the policies of the relevant Life Insurance Plans shall be considered as final. Hang Seng Insurance Company Limited is authorized and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agency authorised by Hang Seng Insurance Company Limited and the insurance products are products of Hang Seng Insurance Company Limited but not Hang Seng Bank. 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 you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance Company Limited and you directly.

The above General Insurance Plans are underwritten by Chubb Insurance Hong Kong Limited ("Chubb"), which is authorised and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of the General Insurance Plans. The General Insurance Plans are products of Chubb and not Hang Seng Bank. Upon application to any



General Insurance Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of the 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 you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the insurance products should be resolved between Chubb and you directly.