

Terms and Conditions for Welcome Reward for New Personal e-Banking Customers Promotion (“Promotion”):

Promotion Period and Eligibility

1. This Promotion is held by Hang Seng Bank Limited (“Hang Seng” or “Bank”) from 1 July to 30 September 2025 (both days inclusive) (“Promotion Period”).
2. The Promotion applies to “eligible existing customer(s)” (“Eligible Existing Customer(s)”) only. Eligible Existing Customers mentioned herein refers to personal customers who, on or before 30 June 2025, successfully opened and are still holding a valid 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”).
3. Eligible Customer must maintain a valid email address and mobile phone number on Hang Seng’s record.
4. The Promotion is not applicable to:
 - i. Commercial customers;
 - ii. Hang Seng Supplementary Card, Business Card, Commercial Card, USD Visa Gold Card, UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping Mastercard and Private Label Card.

Welcome Reward for New Personal e-Banking Customers

5. Eligible Customers will get HKD50 e-Voucher (“Welcome Reward”) if during the specific Promotion Period he/she successfully registers Personal e-Banking and registers the e-Statement service for at least one of the Eligible Accounts within 7 calendar days of the e-Banking registration (i.e. if you register personal e-Banking on 1st July, the last day of e-Statement registration is 7th July) via Hang Seng Personal e-Banking (Desktop version) or Hang Seng Mobile App.
6. Each Eligible Customer can enjoy the Welcome Reward once only.
7. Upon successful registration of Personal e-Banking and e-Statement service, Eligible customers must enable Marketing Push Notification and maintain it enabled until he/she has received the Reward.
8. Eligible Customers will receive a redemption notification via Push Notification on or before 31 December 2025. The redemption notification will contain the Welcome Reward redemption URL. Eligible Customers must go through the hyperlink provided in the redemption notification to redeem the Welcome Reward.
9. Each Welcome Reward can only be used once and will expire once used. Payment must be made for any spending amount exceeding the face value of the Welcome Reward, and no change will be given when the spending amount is less than its face value. The supplier of the Welcome Reward reserves the right of final decision on determining the validity of the Welcome Reward.
10. Hang Seng will not be responsible for any liability relating to the use of the Welcome Reward. Any disputes or complaints arising from the Welcome Reward shall be resolved directly between the customer and the supplier. For details of how to use the Welcome Reward, please refer to the message stated thereon.
11. Eligible Customers shall notify Hang Seng by 31 January 2026 if he/she has not received the redemption notification by 2 January 2026. Late notifications will not be entertained, and the relevant voucher will be forfeited without prior notice.

General

12. The Welcome Reward is non-exchangeable, non-refundable and non-transferable. It will not be reissued if deleted, lost, damaged or unused after expiry.
13. Hang Seng reserves the right to replace the Welcome Reward with other gifts at any time without prior notice and without reason. The value or nature of the substitute gift may differ from Welcome Reward offered in this Promotion.

14. Hang Seng reserves the rights to suspend, revise or terminate the Promotion at any time and to amend these Terms and Conditions from time to time. In the event of any dispute, the decision of Hang Seng shall be final.
15. Any transaction found to be fraudulent will not be considered eligible for this Promotion, and the relevant customer will not be rewarded.
16. Unless otherwise specified, the Promotion cannot be used in conjunction with any other Hang Seng promotion and offer.
17. 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 provisions of these Terms and Conditions.
18. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. These Terms and Conditions are subject to prevailing regulatory requirements.
20. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.