

### Terms and Conditions for Hang Seng Commercial New-to-Bank New Year Promotion:

- 1) Hang Seng Commercial New-to-Bank New Year Promotion (“Promotion”) is held by Hang Seng Bank Limited (“Hang Seng”).
- 2) New Hang Seng commercial customer excludes: (a) existing commercial customers who are holding any Hong Kong Dollar/Foreign Currency savings, current, time deposit accounts or any Business Integrated Account with any account status (collectively the “Accounts”) with Hang Seng; or (b) customers who have closed any Account with Hang Seng from 1 January 2024 to 31 December 2024; or (c) customers whose Account or Accounts was/were terminated by Hang Seng in any period.
- 3) The Promotion is applicable to new Hang Seng commercial customers who satisfy all the requirements in Clauses 3(i) to 3(iii) below (“Eligible Customers”):
  - i. From 1 January 2025 to 28 February 2025 (both days inclusive), apply for a Hang Seng Business Integrated Account, including Biz Virtual+ Account and Integrated Business Solutions Account (“The Said Account”);
  - ii. The Said Account must be successfully opened on or before 31 March 2025;
  - iii. Have a valid contact person’s email address under account application record.
- 4) **Lucky draw chance for the gold-plated God of Wealth (“Lucky Draw”)**
  - i. Eligible Customers who successfully open The Said Account online, via remote account opening service (i.e. online application at Hang Seng Business Integrated Account Online Application Platform and without face-to-face appointment) can earn one Lucky Draw chance to win a Reward of gold-plated God of Wealth (“Reward”).
  - ii. From 1 January 2025 to 30 April 2025 (both days inclusive), Eligible Customers who complete designated activity set out below (“Activity”) can earn additional Lucky Draw chance(s). A total of 138 Lucky Draw winners (“Winner”) will be drawn randomly by computer system to win the Reward on or before 31 May 2025.

<b>Activity</b>	<b>Additional Lucky Draw Chance(s)</b>
<b>‘FPS’ inward receipt</b>	Each FPS transaction can earn one additional Lucky Draw chance.
<b>Online ‘FPS’ outward payment</b> (Via Hang Seng Business e-Banking or Hang Seng Business Mobile App)	Each FPS transaction can earn one additional Lucky Draw chance.
<b>Online FX transaction</b> (Via Hang Seng Business e-Banking or Hang Seng Business Mobile App)	Each FX transaction equivalent to HKD 50,000 or above can earn one additional Lucky Draw chance.
<b>Inward remittance</b>	Each remittance can earn one additional Lucky Draw chance.

<b>Online outward remittance</b> (Via Hang Seng Business e-Banking or Hang Seng Business Mobile App)	Each remittance can earn one additional Lucky Draw chance.
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Example: If The Said Account is opened successfully on 31 March 2025 via remote account opening service. From 1 January 2025 to 30 April 2025, The Said account collected 2 'FPS' inward receipts and made 2 Online 'FPS' outward payments, made 3 online FX transactions equivalent to HKD 50,000, received 4 inward remittances, and made 4 outbound remittances online. The customer can earn  $1+2+2+3+4+4 = 16$  lucky draw chances in total.

- 5) Each Eligible Customer may receive a maximum of one Reward only under the Promotion.
- 6) **Hang Seng will notify Winners on or before 31 May 2025 via email sent to the email address set out in Clause 3(iii) above. Winners will pick up the Reward at designated Business Banking Centre in person. One of the connected parties under account application record should bring his/her identify document registered in the account application record and visit designated Business Banking Centres at designated time specified below. Staff at the designated Business Banking Centres will validate identity documents to confirm the identity of the Winner. If the customer fails to pick up the Reward within the designated time, it will be considered as a voluntary forfeiture of the Reward, and it will not be claimable after the expiration date.**

Business Banking Centre	Address	Time
Head Office Business Banking Centre	6/F, 83 Des Voeux Road Central	2 Jun 2025 (Mon) to 31 Jul 2025 (Mon) Mon-Fri 9:00-18:00
Wan Chai	19/F Tai Tung Building, 8 Fleming Road, Wan Chai	
Tsim Sha Tsui	3/F, Hang Seng Tsim Sha Tsui Building, 18 Carnarvon Road, Tsim Sha Tsui	
Kwun Tong	Unit 1901, 19/F, Crocodile Centre, 79 Hoi Yuen Road, Kwun Tong	
Lai Chi Kok	Unit 1-3 and 5-7, 31/F, Saxon Tower, 7 Cheung Shun Street, Lai Chi Kok	

- 7) Hang Seng reserves the right to replace the Reward with other gifts of equivalent value without prior notice to any parties.

- 8) Hang Seng is not the supplier of the Reward and will not assume any liability in relation to the Reward. The supplier of the Reward will be solely responsible for any matters with regard to the quality and availability of the product(s) and/or service(s) relating to the Reward. Any disputes or complaints relating to the Reward shall be resolved directly between the Eligible Customer and the supplier. The Reward cannot be redeemed for cash or exchanged for any other gifts.
- 9) Hang Seng will determine the eligibility of the chances for the Lucky Draw based on the record held by Hang Seng.
- 10) In case of any disputes on any matters relating to the Promotion, the decision of Hang Seng shall be final, conclusive, and binding on all parties concerned.
- 11) Hang Seng reserves the right to suspend, vary or terminate the Promotion and the relevant offer, and amend these terms and conditions at any time without prior notice to any parties.
- 12) No person other than the Eligible Customers and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- 13) These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 14) These terms and conditions are subject to prevailing regulatory requirements.
- 15) In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.