



恒生銀行  
HANG SENG BANK

# Hang Seng FX<sup>+</sup> Promotion Terms and Conditions ("Terms")

## 1. In these terms

1.1 In these Terms, when we say:

- (a) "we" or "us", we mean Hang Seng Bank Limited or anyone who takes over from us; and
- (b) "you", we mean existing customers who hold accounts in their sole or joint names only.

1.2 Unless specified, this promotion only applies to Prestige Private customers. This promotion doesn't apply to corporate accounts and Private Banking customers.

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## About Hang Seng FX<sup>+</sup>

### 2. Promotion period

- 2.1 The promotion period for Hang Seng FX<sup>+</sup> ("Promotion period") is from 1 September 2025 to 28 February 2026 (both dates inclusive).

### 3. Enrolling in FX<sup>+</sup>

- 3.1 Once enrolled in Hang Seng FX<sup>+</sup> ("FX<sup>+</sup>") and upon reaching certain level, you can enjoy a foreign exchange spread discount ("FX spread discount"), or/and cash rewards and a chance to enter a lucky draw (as shown in the table) on your Eligible Transactions.

Level	Accumulated amount (HKD or equivalent) of Eligible Transactions during the Promotion Period	Instant	After Promotion Period ends	
		FX spread discount	Cash reward	Lucky draw
Level 1	100,000 to below 2,500,000	None	None	Yes
Level 2	2,500,000 to below 5,000,000	10%	HKD688	Yes
Level 3	5,000,000 to below 20,000,000	15%	HKD1,288	Yes
Level 4	20,000,000 or above	25%	HKD6,888	Yes

- 3.2 In this promotion:

- **FX<sup>+</sup> Levels:** The FX<sup>+</sup> levels depend on the total accumulated amount of all Eligible Transactions during the Promotion Period.
- **Automatic enrolment:** Once you enrol in the programme, you'll be automatically enrolled for the next FX<sup>+</sup> Promotion Period (if any).

- **Programme Resets:** Level and accumulated amount automatically reset at the end of the Promotion Period.
- **Accumulated amount:** Your accumulated amount is the total of your Eligible Transactions made during the Promotion Period via Hang Seng Personal e-Banking ("Personal e-banking"), Hang Seng Personal Banking mobile app ("mobile app"), Phone banking (manned hotline only) and at our branches.
- **FX spread discount:** The FX spread discount refers to reduction on sales margin normally charged for Eligible Transactions. Other mark-up applied to the exchange rate for operation reasons will not be reduced. When you make an Eligible Transaction, we'll apply the discount automatically on the exchange rate spread upfront.
- **Actual levels achieved:** Cash rewards and lucky draw entries do not accumulate as you move up the levels. You get them based on the level you achieve by the end of the Promotion Period.

#### 4. Receiving your cash reward

- 4.1 We'll credit the cash reward (if any) to your Hong Kong Dollar Savings Account on or before 31 May 2026. To enjoy the cash reward, you must continue to maintain a valid Prestige Private Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, you will be deemed to have forfeited the right to receive the relevant cash reward.

## 5. Lucky draw prizes

- 5.1 If you are qualified for the lucky draw, you'll have a chance to win only one prize ("Lucky Draw Prizes"):

	Lucky Draw Prize	Quota
Grand Prize	HKD128,888	1
Second Prize	HKD68,888	1
Third Prize	HKD38,888	1

- 5.2 You can only win the Lucky Draw once during the Promotion Period.
- 5.3 The Lucky Draw will take place after the Promotion Period. Results will be announced to the prize winners by MMS on or before 31 May 2026. The Lucky Draw Prizes will be distributed directly to the Hong Kong Dollar Savings Account of the prize winners on or before 31 May 2026. To enjoy the Lucky Draw Prizes, the prize winners must continue to maintain a valid Prestige Private Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, the prize winners will be disqualified without further notice and the relevant Lucky Draw Prizes will be considered as forfeited.
- 5.4 We can substitute any other gift for the Lucky Draw Prizes at any time without prior notice. The substitute gift may have a different value or nature.

## 6. Eligible Transactions

6.1 For joint-named account, the Eligible Transactions will be counted only toward the accumulated total of the person who placed the instruction. You can't share the amount with other joint-named account holders.

6.2 "Eligible Transactions" mean any foreign exchange transaction if it fulfils the below criteria:

Type of transactions and services	Channel(s)	Counted toward accumulated amount?	Eligible for FX spread discount?
<ul style="list-style-type: none"> <li>Self-name exchange transactions (excluding future-dated transfer instructions)</li> <li>Exchange transactions to third-party personal accounts within Hang Seng (excluding future-dated transfer instructions)</li> <li>Payment Connect transaction involving exchange</li> </ul>	<ul style="list-style-type: none"> <li>Personal e-banking</li> <li>mobile app</li> <li>Our branches in Hong Kong</li> <li>Phone banking (manned hotline only)</li> </ul>	Yes	Yes
Exchange transactions with special offer provided by our staff	<ul style="list-style-type: none"> <li>Our branches in Hong Kong</li> <li>Phone banking (manned hotline only)</li> </ul>	Yes	No
Other exchange services, including but not limited to: <ul style="list-style-type: none"> <li>Inward and outward remittance (e.g. Overseas Transfer and Global Money+)</li> <li>Notes exchange, deposit and withdrawal</li> </ul>	<ul style="list-style-type: none"> <li>Personal e-banking</li> <li>mobile app</li> <li>Our branches in Hong Kong</li> <li>Phone banking (manned hotline only)</li> </ul>	No	No

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- FX Order Watch
  - FPS x PromptPay QR payment (Thailand)
  - Paper Gold/ FX investment (e.g. FX2, MaxiInterest Deposits, Capital Protected Investment Deposit, FX and Precious Metal Margin Trading 101)
  - Multi-Currency Debit Mastercard® spending and withdrawal
  - Foreign currency ATM
  - Debit card spending
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Unless specified, you can't enjoy FX<sup>+</sup> at the same time as any other foreign exchange offer or discount.



## Other important information

### 7. Notifications

- 7.1 By enrolling in FX<sup>+</sup>, you agree that we may send you notifications and information about FX<sup>+</sup> by Email, Push Notification, SMS or MMS from time to time.

### 8. Our records are final

- 8.1 The dates and amounts in our records are final for deciding:
- (a) if a transaction is an Eligible Transaction;
  - (b) the date it was made;
  - (c) the amount it adds to your accumulated amount of Eligible Transactions; and
  - (d) the type of reward you are entitled.

### 9. Enrolment arrangement

- 9.1 By enrolling in FX<sup>+</sup>, you confirm you're our existing customer and agree to these Terms. You can't withdraw from FX<sup>+</sup>.

### 10. Changes to these Terms

- 10.1 We may change these Terms or cancel any offer at any time. You can find the latest offer details and these Terms on our website. We'll communicate these to you by other means as soon as practicable.

### 11. Foreign currency risk

- 11.1 Foreign Exchange carries Exchange Rate Risk. If the exchange rate of a foreign currency changes, you might gain or lose money when you convert:
- (a) Hong Kong Dollars or foreign currency to another foreign currency; or
  - (b) a foreign currency time deposit to another currency, including Hong Kong Dollars, on maturity.

## **12. RMB currency risk**

- 12.1 Renminbi ("RMB") is subject to exchange rate risk. If the RMB exchange rate changes, you might lose money when you later convert RMB into another currency, including Hong Kong Dollars. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB isn't freely convertible. Converting it may be subject to certain policy, regulatory requirements or restrictions. These are subject to changes from time to time without notice. The actual conversion depends on the policy, regulatory requirements and/or restrictions at the relevant time.

## **13. Third party rights**

- 13.1 No person other than you and us will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

## **14. Governing law**

- 14.1 These Terms are governed by the laws of Hong Kong. They are subject to current regulatory requirements.

## **15. Termination**

- 15.1 We can suspend, change or end this programme and the offers at any time. We can also change the Terms from time to time without prior notice.

## **16. Other terms**

- 16.1 There are other terms and conditions that apply to the products or services under this programme ("Other Terms") which you should refer to. If these Terms and the Other Terms say different things, we'll follow what these Terms say for this programme.

## **17. Disputes**

- 17.1 If there's a dispute, our decision on all matters relating to this programme and offers is final and binding on all parties.

## **18. Languages**

- 18.1 If the English version of these Terms says something different to the Chinese version, then we'll follow the English version.