

Hang Seng Customer Referral Reward for Prestige Private and Prestige Banking Promotion – Terms and Conditions (April – June 2025)

General Terms and Conditions:

- a. Unless otherwise specified, the promotion period of Hang Seng Customer Referral Reward for Prestige Private and Prestige Banking Promotion (“Customer Referral Reward”) is from 1 April 2025 to 30 June 2025, both dates inclusive (“Promotion Period”).
- b. Each Customer can only enjoy the offers once unless otherwise specified. The offers cannot be used in conjunction with other promotional offers of the same product offered by Hang Seng Bank Limited (the “Bank”).
- c. Commercial customers and Private Banking customers of the Bank are not eligible for the Customer Referral Reward.
- d. The Bank reserves the right to suspend, vary or terminate this promotion and the related offers and to amend these terms and conditions at any time without prior notice. The decision of the Bank on all matters relating to this promotion and the related offers shall be final and binding on all the parties concerned. The relevant offers are subject to the terms and conditions of the relevant products/services. If there is any inconsistency between the terms and conditions of the relevant products/services and these terms and conditions, these terms and conditions shall prevail.
- e. No person other than the customer and the Bank (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.
- f. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- g. These terms and conditions are subject to prevailing regulatory requirements.
- h. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions for Customer Referral Reward

- a. To enjoy the Customer Referral Reward, the eligible referrer (“Referrer”) must hold any type of bank accounts with the Bank (includes any savings / current / fixed deposit or any integrated account denominated in HK Dollar / foreign currencies, i.e. Prestige Private, Integrated Account of Prestige Banking (“Prestige Banking”), Integrated Account of Preferred Banking (“Preferred Banking”) or any other Integrated Account).
- b. In order to enjoy the Customer Referral Reward, Referrer must make a successful referral of an individual (“Referee”) to open a new Prestige Private or Prestige Banking during the Promotion Period and become a “New Customer (s)”. New Customer exclude:
 - i. existing customers who are holding any Hong Kong dollars/foreign currency savings, current, time deposit accounts or any Integrated Accounts at the Bank (including Prestige Private Banking, Prestige Banking, Preferred Banking and any other Integrated Account) (the “Existing Customer(s)”), or
 - ii. customers who have held any of the above account with the Bank in the previous 12 months prior to the account opening month, or
 - iii. customers whose accounts mentioned above have been terminated in any period.
- c. Referrer must successfully complete the online referral form through the Bank’s website within the Promotion Period. Upon successful submission of the online referral form, a confirmation page with a referral code relating to the Customer Referral Reward will be shown (“Referral Code”). Referrer must

forward the Referral Code to Referee. All information provided by Referrer in the online referral form must match with the Bank's records.

- d. Referee must successfully complete the online referee form with the Referral Code provided by Referrer through the Bank's website, and complete the new account opening process within the Promotion Period. All information provided by Referee in the online referee form must match with the Bank's records.
- e. Each Referee must become a New Customer and satisfy the requirements below within the Promotion Period otherwise the Referrer will not be entitled to claim the Customer Referral Reward:

Account opened up by Referee	Requirements	Reward for Referrer ("Referrer Reward")
Prestige Private	<ol style="list-style-type: none"> 1) Fulfil the requirements under the Prestige Private "Total Relationship Balance" Reward[^] after successfully opened Prestige Private and; 2) Complete the Risk Profiling Questionnaire during the Promotion Period 	HKD 10,000 Cash Reward
Prestige Banking	<ol style="list-style-type: none"> 1) Fulfil the requirements under the Prestige "Total Relationship Balance" Reward[^] after successfully opened Prestige Banking and; 2) Must have completed below items within one-month after the Promotion Period (i.e. 31 July 2025): <ol style="list-style-type: none"> (i) Register for Hang Seng Personal e-Banking and maintain valid e-Banking account before receiving cash rebate and; (ii) Complete Risk Profiling Questionnaire or whose "Risk Profiling Questionnaire" record is valid as of 31 July 2025 	HKD 2,000 Cash Reward

[^] For the requirements of Prestige Private Total Relationship Balance Reward, please visit hangseng.com/ppoffer for the Terms and Conditions of Prestige Private Total Relationship Balance Reward; For Prestige Banking Total Relationship Balance Reward, please visit hangseng.com/pseoffer for the Terms and Conditions of Prestige Banking Total Relationship Balance Reward.

- f. Each Referrer can refer more than one Referee. There is no limit on the Referrer Reward for Prestige Private and Prestige Banking that a Referrer can earn. For a joint account opened by the Referee, the Referrer can only be entitled to one Referrer Reward. However, no Referrer Reward will be given if the Referrer himself / herself is one of the holders of such new joint account.
- g. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
- h. If more than one Referrers refer the same Referee, the Referrer Reward will be awarded to the first Referrer in accordance to Referee's first referral record.
- i. No Referrer Reward will be received by any Referrer who refers himself / herself to open a new account. Any Referrer and Referee who refer each other to open any new Prestige Private or Prestige will not

be eligible for the Customer Referral Reward. A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer or other Referrer(s).

- j. The credit date of awards for Referrer / Referee will be determined according to the account opening date of the Referee. The Customer Referral Reward credit dates are listed as table below.

Account type opened	Account Opening Date of the Referee	Referrer / Referee Reward Credit Date
Prestige Private & Prestige Banking	1 April 2025 to 30 June 2025	On or before 31 December 2025

- k. Referrer must maintain a valid account at the time the Referral Reward is being awarded, and Referee must maintain a valid account of Prestige Private or Prestige Banking. Otherwise, the Customer Referral Reward will be forfeited without prior notice.
- l. For any enquiries about Customer Referral Reward entitlement, customer should contact the Bank on or before 30 June 2026, otherwise the customer shall be deemed to have forfeited the entitlement, if any, and the Bank accepts no responsibility or liability under such circumstances.

Important notes

For "Risk Profiling Questionnaire"

The Risk Profiling Questionnaire is provided by Hang Seng Bank Limited (the "Bank") and is intended to help the customer understand his/her risk profile and investment needs. The Bank makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. The suggestions are derived from information that the customer has provided to the Bank. The suggestions are designed to meet the needs discussed in this test and are in line with the customer's attitude towards risk. The suggestions are for the customer's consideration when making his/her own investment decisions. The suggestions are not an offer to sell or a solicitation to buy any financial products and the suggestions should not be considered as investment advice.