

Hang Seng Customer Referral Reward for Prestige Private and Prestige Banking Promotion – Terms and Conditions (April – June 2026)

General Terms and Conditions

1. Unless otherwise specified, the promotion period of Hang Seng Customer Referral Reward for Prestige Private and Prestige Banking Promotion (“Promotion”) is from 1 April 2026 to 30 June 2026, both dates inclusive (“Promotion Period”).
2. 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 (“Bank”).
3. Commercial Banking customers and Private Banking customers of the Bank are not eligible for the Promotion.
4. All eligibility and fulfilment criteria in the Promotion are determined based on the Bank’s records, which prevail in case of any dispute.
5. The Bank reserves the right to suspend, vary or terminate the Promotion and the related offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of the Bank on all matters relating to the Promotion and the related offers is 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 prevail.
6. No person other than the customer and the Bank (which includes its successors and assigns) has 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.
7. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. These terms and conditions are subject to prevailing regulatory requirements.
9. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

Terms and Conditions for Customer Referral Reward

1. To enjoy the Promotion, an eligible referrer (“Referrer”) must hold any type of bank account with the Bank (includes any savings / current / fixed deposit or any integrated account denominated in HK Dollar / foreign currencies, i.e. Integrated Account of Prestige Private (“Prestige Private”), Integrated Account of Prestige Banking (“Prestige Banking”), Integrated Account of Preferred Banking (“Preferred Banking”) or any other Integrated Account).
2. To enjoy the Promotion, the referred customer (“Referee”) must open a new Prestige Private or Prestige Banking and becomes a new customer during the Promotion Period (“New Customer”). New Customer excludes:
 - (a) any existing customer who is holding any Hong Kong dollars/foreign currency savings, current, time deposit account or any Integrated Account at the Bank (including Prestige Private, Prestige Banking, Preferred Banking and any other Integrated Account) (“Existing Customer”); or
 - (b) any person who has held any of the above accounts with the Bank in the previous 12 months prior to the account opening month; or
 - (c) any person whose account mentioned above has been terminated in any period.
3. The Referrer must successfully complete the online referral form through the Bank’s website as designated by the Bank from time to time within the Promotion Period. Upon successful submission of the online referral form, a confirmation page with a referral code relating to the Promotion will be shown (“Referral Code”). The Referrer must forward the Referral Code to the Referee. All information provided by the Referrer in the online referral form must match the Bank’s records.

4. The Referee must successfully complete one of the following referral methods within the Promotion Period:

Referral Method 1: Enter the Referral Code during account opening process. (Applicable to customer who open an account via mobile or at a branch (Branch assistant mode))	Referral Method 2: Complete the online referral form to register as a referee, and open an account at a branch or via mobile (Applicable to all customers)
(i) Open the Hang Seng Mobile App by selecting "Mobile Account Opening"; or select "Mobile Account Opening" and then switching to "Branch assistant mode" to open account at branch; (ii) Enter the Referral Code provided by the Referrer under clause 3 in the "Referral Code" field during the account opening process; and (iii) Open a new Prestige Private or Prestige Banking account	(i) Complete the online referee form as designated by the Bank from time to time with the Referral Code provided by the Referrer under clause 3 through the Bank's website; (ii) Complete the new account opening process; and (iii) Open a new Prestige Private or Prestige Banking account

All information provided by the Referee in the online referee form must match the Bank's records.

5. Subject to these terms and conditions, each Referee must become a New Customer and satisfy the requirements below within the Promotion Period for the relevant Referrer to become entitled to the Referrer Reward, otherwise the Referrer is not entitled to claim any Referrer Reward:

Account opened up by Referee	Referee Requirements	Reward for Referrer ("Referrer Reward")
Prestige Private	1) Fulfil the requirements under the Prestige Private "Total Relationship Balance" Reward [^] after successfully opened Prestige Private	HKD 10,000 Cash Reward
Prestige Banking	1) Fulfil the requirements under the Prestige "Total Relationship Balance" Reward [^] after successfully opened Prestige Banking	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.

6. Each Referrer can refer more than one Referee. There is no limit on the Referrer Reward 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.
7. Subject to these terms and conditions, a Referrer who successfully refers 3 referees or more to open a new Prestige Private or Prestige Banking, with each of the referees fulfilling the requirements under the Prestige Private "Total Relationship Balance" Reward or Prestige Banking "Total Relationship Balance" Reward, could enjoy an extra referral reward of a piece of HKD7,000 Apple Store Gift Card ("Extra Referral Reward"). Each Referrer can enjoy the Extra Referral Reward once only.
8. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward and the Extra Referral Reward.
9. If more than one Referrers refer the same Referee, the Referrer Reward and, where applicable, the Extra Referral Reward will be awarded to the first Referrer in accordance with the Referee's first referral record (date and time) in the Bank's records.
10. No Referrer Reward or Extra Referral Reward will be allowed for a Referrer if the Referrer refers himself / herself to open a new account. If any Referrer and Referee refer each other to open any new Prestige Private or Prestige Banking, neither of them will be eligible for the Referrer Reward. A Referee who has been successfully referred by a Referrer cannot be referred by the same Referrer repeatedly or by other Referrer(s).

11. The Bank staff is not allowed to participate in the Promotion as a Referrer.
12. The Referrer Reward will be credited to any bank account held by the Referrer with the Bank at the Bank's sole discretion.
13. The credit date of the Referrer Reward will be determined according to the account opening date of the Referee as set out below:

Account type opened	Account Opening Date of the Referee	Referrer Reward Credit Date
Prestige Private & Prestige Banking	1 April 2026 to 30 June 2026	On or before 31 January 2027

14. On the credit date of the Referrer Reward, the Referrer must maintain a valid account with the Bank, and the Referee must maintain the valid account of either the Prestige Private or Prestige Banking (as the case may be). Otherwise, the Referrer Reward are deemed to be forfeited without prior notice.
15. The Bank will notify each Referrer for the Extra Referral Reward by SMS text message/email on or before 31 January 2027. The Referrer must have valid mobile phone number and email address in the Bank's record on or before 31 January 2027, otherwise the Referrer will be deemed to have forfeited the entitlement to the offer.
16. Referrer cannot exchange the Extra Referral Reward for cash, other goods, services, discounts or transfers.
17. The Bank reserves the right to replace the Extra Referral Reward with any alternative gift without prior notice. The value or nature of the alternative gift may differ from the Extra Referral Reward offered.
18. For any enquiries about the Referrer Reward entitlement, the customer must contact the Bank on or before 30 June 2027, otherwise the customer is deemed to have forfeited the entitlement, if any, and the Bank accepts no responsibility or liability under such circumstances.

Hang Seng Customer Referral Reward for Preferred Banking Promotion – Terms and Conditions (April – 14 June 2026)

General Terms and Conditions

1. Unless otherwise specified, the promotion period of Hang Seng Customer Referral Reward for Preferred Banking Promotion (“Promotion”) is from 1 April 2026 to 14 June 2026 (both dates inclusive) (“Promotion Period”).
2. Unless otherwise specified, the Promotion cannot be used in conjunction with other Preferred Banking account opening offers from Hang Seng Bank Limited (“Bank”).
3. Commercial Banking customers and Private Banking customers of the Bank are not eligible for the Promotion.
4. All eligibility and fulfilment criteria in the Promotion are determined based on the Bank’s records, which prevail in case of any dispute.
5. The Bank reserves the right to suspend, vary or terminate the Promotion and the related offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of the Bank on all matters relating to the Promotion and the related offers is 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 prevail.
6. No person other than the customer and the Bank (which includes its successors and assigns) has 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.
7. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. These terms and conditions are subject to prevailing regulatory requirements.
9. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

Terms and Conditions for the Customer Referral Reward

1. A referrer (“Referrer”) must hold any type of bank account with the Bank (includes any savings / current / fixed deposit or any integrated account denominated in HK Dollar / foreign currencies, i.e. Integrated Account of Prestige Private (“Prestige Private”), Integrated Account of Prestige Banking (“Prestige Banking”), Integrated Account of Preferred Banking (“Preferred Banking”) or any other Integrated Account).
2. The Referrer must make a successful referral of an individual (“Referee”) who opens a new Preferred Banking and becomes a new customer during the Promotion Period (“New Customer”). New Customer excludes:
 - (a) any existing customer who is holding any Hong Kong dollars/foreign currency savings, current, time deposit account or any Integrated Account at the Bank (including Prestige Private, Prestige Banking, Preferred Banking and any other Integrated Account) (“Existing Customer”); or
 - (b) any person who has held any of the above accounts with the Bank in the previous 12 months prior to the account opening month; or
 - (c) any person whose account mentioned above has been terminated in any period.
3. The Referrer must successfully complete the online referral form through the Bank’s website as designated by the Bank from time to time within the Promotion Period. Upon successful submission of the online referral form, a confirmation page with a referral code relating to the Promotion will be shown (“Referral Code”). The Referrer must forward the Referral Code to the Referee. All information provided by the Referrer in the online referral form must match the Bank’s records.

4. The Referee must successfully complete one of the following referral methods within the Promotion Period ("Referral"):

Referral Method 1: Enter the Referral Code during account opening process. (Applicable to customer who open an account via mobile or at a branch (Branch assistant mode))	Referral Method 2: Complete the online referral form to register as a referee, and open an account at a branch or via mobile (Applicable to all customers)
(i) Open the Hang Seng Mobile App by selecting "Mobile Account Opening"; or select "Mobile Account Opening" and then switching to "Branch assistant mode" to open account at branch; (ii) Enter the Referral Code provided by the Referrer under clause 3 in the "Referral Code" field during the account opening process; and (iii) Open a new Preferred Banking account	(i) Complete the online referee form as designated by the Bank from time to time with the Referral Code provided by the Referrer under clause 3 through the Bank's website; (ii) Complete the new account opening process; and (iii) Open a new Preferred Banking account

All information provided by the Referee in the online referee form must match the Bank's records.

5. Each Referee must become a New Customer within the Promotion Period. Otherwise, the Referrer is not entitled to claim the Customer Referral Reward.
6. Each Referrer can refer more than one Referee. There is no limit on the Referrer Reward that a Referrer can earn.
7. 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.
8. Subject to these terms and conditions, each of the Referrer and the Referee is entitled to the following respective reward ("Customer Referral Reward"):

Number of New Customers successfully referred	Referrer Referral Rewards ("Referrer Rewards")	Referee Referral Rewards ("Referee Rewards")
1	HKD200 Cash Reward and 1 Lucky Draw Entry For details of the lucky draw reward, please refer to the Terms and Conditions for the Lucky Draw below.	HKD200 Cash Reward

The Referrer Rewards and the Referee Rewards are collectively referred to as the "Referral Rewards".

9. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
10. If more than one Referrer refer the same Referee, the Referrer Reward will be awarded to the first Referrer in accordance with the Referee's first referral record (date and time) in the Bank's records.
11. No Referrer Reward will be allowed for a Referrer if the Referrer refers himself / herself to open a new account. If any Referrer and Referee refer each other to open a new Preferred Banking, neither of them will be eligible for any Referral Reward. A Referee who has been successfully referred by a Referrer cannot be referred by the same Referrer repeatedly or by other Referrer(s).
12. The Bank staff is not allowed to participate in the Promotion as a Referrer.
13. Subject to these terms and conditions, a Referee can become a Referrer and recommend other Referee(s) and receive Referrer Reward(s).
14. The cash rewards of the Referral Rewards will be credited in the following manner:
- (a) For the Referrer, to any bank account held by the Referrer with the Bank at the Bank's sole discretion; and
- (b) For the Referee, to the Preferred Banking account.

15. The credit dates of the cash rewards will be determined according to the account opening date of the Referee as set out below:

Account type opened	Account Opening Date of the Referee	Cash Reward Credit Date
Preferred Banking	1 April 2026 to 14 June 2026 (i.e. the Promotion Period)	On or before 31 December 2026

16. On the credit dates of the cash rewards, the Referrer must maintain a valid account with the Bank, and the Referee must maintain the valid account of Preferred Banking. Otherwise, all Referral Rewards are deemed to be forfeited without prior notice.

17. For any enquiries about the Referral Reward entitlement, the customer must contact the Bank on or before 31 March 2027. Otherwise, the customer is deemed to have forfeited the entitlement, if any, for the Referral Reward, and the Bank accepts no responsibility or liability under such circumstances.

Terms and Conditions for the Lucky Draw

18. Subject to these terms and conditions, for every 1 successful Referral within the Promotion Period, the Referrer is entitled to 1 lucky draw entry and has a chance to win the following prize:

Lucky Draw Reward	Reward Quota
HKD10,000 Apple Store Gift Card (Valued at HKD10,000)	1

19. The lucky draw entries will be drawn at random for 1 Referrer to be chosen to receive the reward ("Winner").

20. There is no limit on the lucky draw entry for each Referrer.

21. The reward notification text message ("Reward Notification") will be sent to the Winner via SMS on or before 31 December 2026. The Winner must maintain a valid Hong Kong mobile phone number in the Bank's record (with +852 area code) and ensure that the relevant phone number can receive SMS text messages. Otherwise, the Winner is deemed to have forfeited the reward. No further notice will be given to customers who are not chosen.

22. The Winner must maintain and not terminate nor downgrade the valid account with the Bank on or before 31 December 2026 in order to enjoy the reward.

23. The Winner cannot exchange the reward for cash, other goods, services, discounts or transfers.

24. In case of fraud or abuse, the Bank reserves the rights to disqualify the customer immediately, and to retrieve the reward from the customer after disqualification.

25. The Bank assumes no responsibility for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed electronic transmission or any other reason such as incorrect or not up-to-date email address or local SMS text message receiving number at the Bank's records which limits a Winner's ability to receive the Reward Notification.

26. The Bank is not the supplier of the reward and is not responsible for any liability relating to the reward. Any matters with regards to the quality relating to the reward are the sole obligations of the relevant supplier/merchant of the reward. Any dispute or complaint relating to the reward shall be resolved directly between the customer concerned and the relevant supplier/merchant.

27. The Bank reserves the right to replace the reward with any alternative gift without prior notice. The value or nature of the alternative gift may differ from the reward offered.

Important notes

For "Risk Profiling Questionnaire"

The Risk Profiling Questionnaire is provided by Hang Seng Bank Limited ("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.