

Hang Seng Customer Referral Reward for Prestige Private and Prestige Banking Promotion – Terms and Conditions (October – December 2024)

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 October 2024 to 31 December 2024, 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")	Reward for Referrer who is a <u>New Customer</u> ("Double Referrer Reward")
Prestige Private	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	HKD 20,000 Cash Reward
Prestige Banking	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 January 2025): (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 January 2025	HKD 2,000 Cash Reward	HKD 4,000 Cash Reward

[^] For the requirements of Prestige Private Total Relationship Balance Reward, please visit hangseng.com/prestige-private/welcomeoffer for the Terms and Conditions of Prestige Private Total Relationship Balance Reward; For Prestige Banking Total Relationship Balance Reward, please visit hangseng.com/pse for the Terms and Conditions of Prestige Banking Total Relationship Balance Reward.

- f. **Double Referrer Reward (as shown in the table above):**
- The Double Referrer Reward is only applicable to Referrers who have successfully opened a new **Prestige Private** or **Prestige Banking** during the Promotion Period and become New Customers.
 - Referrers must maintain a Prestige Private or Prestige Banking account as of 30 June 2025, and must not terminate nor downgrade the account prior to that date in order to be eligible for the Double Referrer Reward.
 - Each referrer can only enjoy the Double Referrer Reward once.

- iv. If the Referrer successfully refers two or more Referees who have opened new Prestige Private and Prestige accounts separately within the Promotion Period and met the requirements listed in the above table, the Double Referrer Reward will be calculated based on the higher amount.
- g. 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, but each Referrer can only enjoy the Double Referrer Reward once. 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.
- h. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
- i. 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.
- j. 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).
- k. 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 October 2024 to 31 December 2024	On or before 30 June 2025

- l. 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.
- m. For any enquiries about Customer Referral Reward entitlement, customer should contact the Bank on or before 31 December 2025, otherwise the customer shall be 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 (October – December 2024) – Terms and Conditions

General Terms and Conditions:

- a. Unless otherwise specified, the promotion period of Hang Seng Customer Referral Reward for Preferred Banking Promotion (“Customer Referral Reward”) is from 1 October 2024 to 31 December 2024, both dates inclusive (“Promotion Period”).
- b. The promotion is only applicable to the selected customers who received the designated promotion eDM, subject to the record of Hang Seng Bank Limited (the “Bank”). Offer cannot be used in conjunction with other Customer Referral Rewards offered by 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. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version 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.

Terms and Conditions for Customer Referral Reward

- a. To enjoy the Customer Referral Reward, the 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) (“Referrer”).
- b. In order to enjoy the Customer Referral Reward, Referrer must make a successful referral of an individual (“Referee”) to open a new Preferred Banking during the Promotion Period and become a “New Customer (s)”. New Customer exclude: 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 customers who have held any of the above account with the Bank in the previous 12 months prior to the account opening month, or 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")
Preferred Banking	1. Fulfil the requirements under the Preferred Banking "Total Relationship Balance Growth" Reward [^] after successfully opened Preferred Banking and; 2. Eligible Customers must have completed below items at the time the cash reward is credited in order to enjoy the respective cash reward: <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 and; iii. Activated / maintained one of the Investment Account(s) and the Investment Account(s) remains valid. "Investment Account" means Securities Account (Account suffix 085), Investment Fund Account (Account suffix 382) or SimplyFund Account (Account suffix 384) only under the Integrated Account. 	\$200 Cash Reward

[^] For the requirements of Preferred Banking Total Relationship Balance Growth Reward, please visit hangseng.com/prfpromo for the Terms and Conditions of Preferred Banking Total Relationship Balance Growth Reward.

- f. Each Referrer can refer more than one Referee. There is no limit on the Referrer Reward for Preferred Banking that a Referrer can earn.
- g. No Referrer Reward will be given if the Referrer himself / herself is one of the holders of such new joint account or for a joint account opened by the Referee.
- h. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
- i. 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 (date and time).
- j. No Referrer Reward will be allowed for a Referrer to refer himself / herself to open a new account. Referrer and Referee who refer each other to open any of new Prestige Private or Prestige, both of them will not be eligible for the Referral Reward. A Referee who has been successfully referred by a Referrer cannot be repeatedly referred by the same Referrer or other Referrer(s).

- k. Referee can become a Referrer and recommend one or more other Referrer(s) and receive Referrer Rewards, but each Referee cannot be repeatedly referred by the same Referrer or other Referrer(s).
- l. The credit date of awards for Referrer / Referee will be determined according to the account opening date of the Referee. Referral Reward credit dates are listed as table below.

Account type opened	Account Opening Date of the Referee	Referrer / Referee Reward Credit Date
Preferred Banking	1 October 2024 to 31 December 2024	On or before 30 June 2025

- m. The Referral Reward will be credited into the relevant account of the Referrer on or before 30 June 2025. Referrer must maintain a valid account at the time the Referral Reward is being awarded, and Referee must maintain a valid account of Preferred Banking. Otherwise, the Referral Reward will be forfeited without prior notice.
- n. For any enquiries about Customer Referral Reward entitlement, customer should contact the Bank on or before 31 December 2025, otherwise the customer shall be deemed to have forfeited the entitlement, if any, for the Reward and the Bank accepts no responsibility or liability under such circumstances.
- o. In case of any dispute, the Bank's records shall prevail.

Other Important Risk Warnings:

Risk Disclosure of Investment Funds

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

Risk Disclosure of SimplyFund Account

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

Not all of the investment funds that are distributed by Hang Seng Bank Limited (the "Bank") are available

here. Only specific funds are available for subscription with this account. If you are looking for other investment funds or investment products, please visit our branches or our websites for more information.

In respect of the investment funds available for subscription with this account at the moment, they are provided either by the Bank's wholly owned subsidiary, Hang Seng Investment Management Limited, or by the Bank's affiliates HSBC Global Asset Management (Hong Kong) Limited.

Risk Disclosure of Securities Investment

Investors should note that investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in securities via the Stock Connect Northbound Trading include:

- Once the respective quota is used up, trading will be affected or will be suspended.
- Stock Connect Northbound Trading will only operate on days when both markets are open for trading. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.
- When a security is recalled from the scope of eligible securities for trading via Stock Connect Northbound Trading, that security can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.

Foreign securities carry additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign securities may be more volatile and could be adversely affected by changes in many factors. Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Investors should not only base on this material alone to make any investment decision, but should read in detail the relevant risk disclosure statements.

RMB Currency Risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Foreign Exchange Risk

Foreign Exchange Risk involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa.

Important notes and disclaimer

Investors should not only base on this material alone to make any investment decision, but should read in detail in the relevant risk disclosure statements. The information contained herein is for general information and reference purposes only and is not intended to provide professional investment or other advice. It is not intended to form the basis of any investment decision. You should not make any investment decision based solely on the information and services provided herein. Before making any investment decision, you should take into account your own circumstances including but not limited to your financial situation, investment experience and investment objectives, and should understand the nature, terms and risks of the relevant investment product. You should obtain appropriate professional advice where necessary.

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.