

Terms and Conditions for “HKD1,000 FX Cash Reward for Hang Seng Global Money+ / Multi-Currency Debit Mastercard® Customers” Promotion (the “Promotion”):

1. **Promotion Period:** From 1 April 2025 to 30 June 2025, both dates inclusive (“Promotion Period”).
2. **Who can enjoy the FX Cash Reward:** The Promotion only applies to customer who have not successfully conducted foreign exchange transaction via Hang Seng Bank Limited (“the Bank”) from 1 October 2024 to 31 March 2025 (“Eligible Customer”).
3. **FX Cash Reward:** Eligible Customer who meet Condition 1 **AND** Condition 2 **AND** the Terms and Conditions of the Promotion during the Promotion Period will be entitled to HKD\$1,000 Cash Reward (“FX Cash Reward”).

Condition 1:

Conduct an “Eligible Overseas Transfer” OR “Eligible Debit Card Transaction” during the Promotion Period, and subsequently at least once per month for **three consecutive calendar months** (including the month where the first “Eligible Overseas Transfer” or “Eligible Debit Card Transaction” was made during the Promotion Period):

"Eligible Overseas Transfer"		"Eligible Debit Card Transaction"
Successfully conduct overseas transfer transaction(s) via “Global Money+” of Hang Seng Mobile App	OR	Conduct Eligible Debit Card Transaction using Hang Seng Multi-Currency Debit Mastercard® (“Eligible Debit Card”)

- i. Eligible Debit Card Transaction customers must hold an eligible principal debit card.
- ii. Eligible Debit Card Transaction means the retail transaction(s) made by the principal card of Eligible Debit Card, including contactless payment, and the transactions must be posted within 15 calendar days in order to be eligible. At least one of the Eligible Debit Card Transactions made during the Promotion Period must be made in foreign currency. “Retail transactions” within the meaning of Eligible Debit Card Transaction are defined according to the merchant codes/transaction type issued by Mastercard® or a merchant’s acquiring bank from time to time. The Bank has no obligation to clarify which transactions are eligible for the Offer before Customer conduct the transactions.
For the avoidance of doubt, non-Eligible Debit Card Transactions include but are not limited to:
 - fees and charges;
 - cash withdrawal;
 - bill payment (including tax payments to the tax authorities);
 - quasi cash transactions, including: betting and gambling transactions, transactions at non-financial institutions (such as purchase of foreign currency, money orders and travellers cheques), transactions at financial institutions (such as purchase of merchandise and services from banks or investment trading platforms), wire transfers, rental payment or property purchase, purchase or reload of stored value cards or e-Wallets, purchase of cryptocurrencies and instalment payments.

Condition 2:

Successfully exchanged designated foreign currencies in real-time via Global Money+, Hang Seng Multi-Currency Debit Mastercard®, “Foreign Exchange Service” of Hang Seng Mobile App or e-Banking on Desktop, phone banking hotline or branches (“Designated Transaction Channel(s)”) via his/her personal integrated account(s) (including Prestige Private, Prestige Banking, Preferred Banking and Integrated Account) (“Eligible Account”) with cumulative FX transaction amount that reaches \$200,000 or above in HKD or equivalent during the Eligible FX Transaction Counting Period (“Eligible FX Transaction”). Only the principal account holder is eligible for the promotion for joint-named account.

4. **Eligible FX Transaction:** FX transaction is qualified for the **FX Cash Reward** if it fulfils the below criteria (“Eligible FX Transaction”) –
 - a. **Designated Currencies:** The Eligible FX Transaction must be conducted by designated currencies below:

Australian Dollar
New Zealand Dollar
British Pound
Canadian Dollar

For example: A customer successfully conducted a real-time FX transaction from AUD/NZD/GBP/CAD to all currencies that can be exchanged at the Bank, or from all currencies that can be exchanged at the Bank to AUD/NZD/GBP/CAD, both of which will be qualified as Eligible FX Transaction.

- b. **Designated Transaction Channels:** The Eligible FX Transaction must be conducted by Eligible Customer through any of the channel below:

Global Money ⁺
Hang Seng Multi-Currency Debit Mastercard®
"Foreign Exchange Service" of Hang Seng Mobile App or e-Banking on Desktop
Phone banking hotline
Branches

5. Eligible customer must conduct Eligible Overseas Transfer, Eligible Debit Card Transaction and Eligible FX Transaction according to the below timetable:

Date of <u>first use</u> * of Global Money ⁺ / Hang Seng Multi-Currency Debit Mastercard® during the Promotion Period	Counting period for Eligible Overseas Transfer or Eligible Debit Card Transaction ("Eligible Counting Period")	Eligible FX Transaction Counting Period ("Eligible FX Transaction Counting Period")
	-Eligible Customer should conduct Eligible Overseas Transfer OR Eligible Debit Card Transaction at least once per month for three consecutive calendar months during the Promotion Period	
1 April 2025 – 30 April 2025	1 April 2025 – 30 June 2025	1 April 2025 – 30 June 2025
1 May 2025 – 31 May 2025	1 May 2025 – 31 July 2025	1 May 2025 – 31 July 2025
1 June 2025 – 30 June 2025	1 June 2025 – 31 August 2025	1 June 2025 – 31 August 2025

*First time of conducting Eligible Overseas Transfer or Eligible Debit Card Transaction within the Promotion Period

Example 1

Eligible customer transferred GBP to the United Kingdom via Hang Seng Mobile App's "Global Money+" on 1 April 2025	Eligible Overseas Transfer	Eligible Counting Period from 1 April 2025 to 30 June 2025	<u>Meet</u> Condition 1
Eligible customer conducted foreign currency retail spending via Hang Seng Multi-Currency Debit Mastercard® on 1 May 2025	Eligible Debit Card Transaction		
Eligible customer transferred CAD to Canada via Hang Seng Mobile App's "Global Money+" on 1 June 2025	Eligible Overseas Transfer		
Eligible customer successfully conducted real-time foreign exchange transactions of designated currencies with cumulative amount of \$200,000 or above in HKD or equivalent between 1 April and 30 June 2025	Eligible FX Transaction	Eligible FX Transaction Counting Period from 1 April 2025 to 30 June 2025	<u>Meet</u> Condition 2
This customer CAN enjoy the FX Cash Reward.			

Example 2

Eligible customer transferred NZD to New Zealand via Hang Seng Mobile App's "Global Money+" on 1 May 2025	Eligible Overseas Transfer	Eligible Counting Period from 1 May 2025 to 31 July 2025	DOES NOT Meet Condition 1 (Eligible Overseas Transfer <u>or</u> Eligible Debit Card)
Eligible customer conducted foreign currency retail spending via Hang Seng Multi-Currency Debit Mastercard® on 13 May 2025	Eligible Debit Card Transaction		

Eligible customer transferred USD to the United States via Hang Seng Mobile App's "Global Money+" on 8 August 2025	Eligible Overseas Transfer		Transaction <u>NOT</u> conduct within three consecutive calendar months and <u>NOT</u> within the Eligible Counting Period)
Eligible customer successfully conducted real-time foreign exchange transactions of designated currencies with cumulative amount of \$200,000 or above in HKD or equivalent between 1 May and 31 July 2025	Eligible FX Transaction	Eligible FX Transaction Counting Period is from 1 May 2025 to 31 July 2025	<u>Meet</u> Condition 2
This customer CANNOT enjoy the FX Cash Reward.			

6. **Frequency:** Eligible Customer can cumulate the Eligible FX Transaction amount through more than one Eligible FX Transaction during the Eligible FX Transaction Counting Period. Each Eligible Customer is entitled to receive the FX Cash Reward once only.
7. **Fulfilment:** The Cash Reward will be credited into the Hong Kong Dollar Savings Account of the relevant Eligible Account of Eligible Customer on or before 31 October 2025. To enjoy the Cash Reward, Eligible Customer must continue to maintain the relevant account, and without terminating or downgrading the account on or before, 31 October 2025.
8. Each Eligible FX Transaction will be calculated in the Hong Kong Dollar or its equivalent for the transaction amount based on the actual exchange rate executed for the transaction. For any cross-currency exchange, the relevant transaction amount will be converted into the Hong Kong Dollar equivalent with the exchange rate for the buy currency solely determined by the Bank on 31 August 2025.
9. For the Eligible FX Transaction entitled to other foreign currency exchange offers (including but not limited to exchange rate or spread discount offers) (if applicable), the relevant transaction amount will not be counted in the cumulative FX transaction amount.
10. This Promotion is **not applicable** to foreign exchange transaction(s) via notes exchange, cash deposit, notes withdrawal, inward remittance, Overseas Transfer Service via branch, phone banking hotline or e-Banking on Desktop, FX Order Watch Service, Passbook Savings Account, Voice Recording System and foreign exchange transaction(s) made on pre-defined dates by way of forward dated instruction(s). In case of disputes, the decision of the Bank on the customer's eligibility to enjoy this Promotion shall be final.
11. The transaction date, time, exchange rate, transaction amount as well as the cumulative FX transaction amount are subject to the record of the Bank. The Bank reserves the right to amend any calculation method of transaction amount at its sole discretion.
12. Unless other specified, this Promotion cannot be used in conjunction with other foreign exchange or exchange rate offers of the Bank.
13. Unless other specified, this Promotion is not applicable to corporate account customers and Private Banking customers.
14. 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 provisions of these Terms and Conditions.
15. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. These Terms and Conditions are subject to prevailing regulatory requirements.
17. The Bank reserves the right to suspend, vary or terminate this Promotion and the relevant offers at any time and to amend the relevant Terms and Conditions from time to time without prior notice.
18. In case of any disputes, the decision of the Bank on all matters relating to this Promotion and the relevant offers shall be final and binding on all the parties concerned. This Promotion and the relevant offers are subject to the Terms and Conditions

for the relevant products or services. If there is any inconsistency between the Terms and Conditions for the relevant products or services and these Terms and Conditions, these Terms and Conditions shall prevail.

19. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

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 Currency Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or loss of principal in the event that the customer converts the deposits from HKD or foreign currency to another currency, and/or in the event that the customer converts a foreign currency time deposit to another currency (including Hong Kong Dollar) upon maturity.

Currency conversion risk

Foreign exchange involves exchange rate risk. The value of your foreign currencies and RMB deposits are subject to exchange rate risk and may result in gains or losses when the exchange rate fluctuates at the time when the transaction amount is debited from your foreign currency or RMB account. It may also result in losses when your foreign currency or RMB account balance is insufficient to pay the transaction amount and need to convert HKD to foreign currency or RMB.