Please refer to Page 5 if you would like to read the English version of our Personal Instalment Loan offer details.



[稅季限定 驚喜多重賞] 今個稅季，盡享高達港幣100,000獎賞！包括高達港幣20,000現金回贈及每月大抽獎贏取港幣80,000現金回贈(3)。全新貸款客戶更可獲額外一次抽獎機會！最快一分鐘批核，現金即時到手(1)！

由2026年10月15日至2026年12月21日成功申請稅季貸款可享：

- 實際年利率低至**1.68%**(2)（每月平息低至0.0755%）
- 優越理財客戶可享**高達港幣20,000現金回贈**，其他客戶網上申請可享**高達港幣8,000現金回贈**，更有機會於每月大抽獎贏取**港幣80,000現金回贈**！(3)
- 貸款額高達**港幣3,000,000**或月薪**24倍**（以較低者為準）(4)
- 還款期長達**60個月**(4)，而於還款期內，可申請循環提用已償還之本金(5)，毋須提交任何文件

請即申請

- **恒生Mobile App**（私人貸款 > 貸款申請 > 稅季分期貸款）
- **恒生銀行網頁**（貸款 > 稅季分期貸款）
- **24小時**申請快線**2812 8000**
- 填妥表格並寄回/交回任何恒生分行

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恒生銀行
HANG SENG BANK

利率及每月還款表

貸款金額（港幣）	每月平息			每月還款額 – 以每萬元港幣貸款計（實際年利率）					
	12個月	18-24個月	36個月或以上	12個月	18個月	24個月	36個月	48個月	60個月
$5,000 - $49,999	0.37%	0.37%	0.35%	$870.40 **(8.40%)**	$592.60 **(8.57%)**	$453.70 **(8.63%)**	$312.80 **(8.16%)**	$243.40 **(8.12%)**	$201.70 **(8.05%)**
$50,000 - $99,999	0.32%	0.32%	0.30%	$865.40 **(7.24%)**	$587.60 **(7.39%)**	$448.70 **(7.45%)**	$307.80 **(7.00%)**	$238.40 **(6.97%)**	$196.70 **(6.92 %)**
$100,000 - $199,999	0.24%	0.24%	0.22%	$857.40 **(5.40%)**	$579.60 **(5.52%)**	$440.70 **(5.57%)**	$299.80 **(5.13%)**	$230.40 **(5.13%)**	$188.70 **(5.11%)**
$200,000 - $299,999	0.22%	0.22%	0.20%	$855.40 **(4.95%)**	$577.60 **(5.06%)**	$438.70 **(5.11%)**	$297.80 **(4.67%)**	$228.40 **(4.66%)**	$186.70 **(4.65%)**
$300,000 - $499,999	0.19%	0.19%	0.17%	$852.40 **(4.26%)**	$574.60 **(4.36%)**	$435.70 **(4.40%)**	$294.80 **(3.97%)**	$225.40 **(3.97%)**	$183.70 **(3.96%)**
$500,000 - $999,999	0.15%	0.15%	0.14%	$848.40 **(3.36%)**	$570.60 **(3.44%)**	$431.70 **(3.47%)**	$291.80 **(3.27%)**	$222.40 **(3.27%)**	$180.70 **(3.27%)**
$1,000,000 - $1,499,999	0.13%	0.13%	0.12%	$846.40 **(2.91%)**	$568.60 **(2.98%)**	$429.70 **(3.01%)**	$289.80 **(2.80%)**	$220.40 **(2.81%)**	$178.70 **(2.81%)**
$1,500,000 或以上	0.0755%	0.11%	0.11%	$840.90 **(1.68%)**	$566.60 **(2.52%)**	$427.70 **(2.54%)**	$288.80 **(2.57%)**	$219.40 **(2.57%)**	$177.70 **(2.57%)**

- 有關每月還款額及實際年利率之計算已包括0%手續費及不包括現金回贈，而每月還款額將進至毫位計算。每月還款金額中本金及利息之比例按「78法則」之方程式計算。

註：

(1) 一分鐘批核及現金即時到手只適用於服務時間內透過恒生Mobile App或個人e-Banking提交的申請，並須符合信貸評分審批要求及戶口狀況要求。服務時間：一分鐘批核—星期一至六08:00 – 翌日01:00；星期日及公眾假期12:00 – 翌日00:00。現金即時到手—星期一至五09:00 – 20:55；星期六09:00 – 17:55；公眾假期除外。

(2) 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費（如適用）。此利率是依據銀行營運守則所設定之淨現值計算方法計算。此產品之實際年利率由1.68%至36.00%。實際年利率1.68%是以貸款額港幣1,500,000或以上、每月平息0.0755%及還款期12個月計算，並已包括0%手續費，貸款的總還款額為港幣1,513,590.00。

(3) 有關現金回贈優惠，請參閱「稅季貸款優惠條款及細則」。

(4) 客戶可選擇12、18、24、36、48或60個月之還款期。如繳稅是唯一貸款用途，還款期最長可達24個月。貸款金額最低為港幣5,000；最高為港幣3,000,000或月薪24倍，以較低者為準。

(5) 若客戶已償還之貸款期數達1個月或以上、已償還本金逾港幣3,000及具備準時還款紀錄，可申請循環提用計劃。有關詳情及條款，請參閱循環提用計劃網頁。

(6) 貸款申請須經恒生批核。實際利率、獲批貸款金額及申請貸款所需的文件可能因應個別情況而有所調整，而還款責任將以實際條款為準。即時批核及放款只適用於合資格客戶，處理時間或會因應個別申請的實際情況延長。

(7) 客戶可以在提取貸款後的7個曆日內享有冷靜期。只要客戶在冷靜期內提早償還貸款的全部本金結欠，我們便會豁免客戶的提前還款手續費（包括應付利息和本金結欠的2%）。客戶可前往分行辦理提前還款手續。

(8) 有關私人分期貸款之常見問題（如提早還款應注意事項，每月還款額中的本金及利息分佈等），請參閱恒生銀行網頁（個人理財 > 貸款 > 私人分期貸款 > 常見問題）。

(9) 客戶可瀏覽恒生銀行網頁（貸款 > 私人分期貸款 > 恒生私人分期貸款及恒生私人循環貸款條款及細則）或致電2812 8000索取恒生私人分期貸款及恒生私人循環貸款條款及細則、產品資料概要、私隱聲明及恒生卡規則（只適用於申請私人循環貸款）。

(10) 恒生「易得錢」私人分期貸款乃受「恒生私人分期貸款及恒生私人循環貸款條款及細則」約束，閣下請於申請恒生「易得錢」私人分期貸款前，透過恒生銀行網頁（貸款 > 表格及文件中心 > 貸款 > 「易得錢」私人分期貸款 > 下載表格）閱讀簽署聲明，並閱讀「恒生私人分期貸款及恒生私人循環貸款條款及細則」、產品資料概要及私隱聲明。如有查詢，請致電2812 8000。

優惠受條款及細則約束。

借定唔借？還得到先好借！

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稅季貸款：高達港幣100,000獎賞優惠（包括大抽獎獎賞）之條款及細則：

i. 優惠期由2026年10月15日至2026年12月21日止（首尾兩天包括在內）（「優惠期」）。優惠適用於客戶於優惠期內成功申請並提取恒生「易得錢」私人分期貸款（循環提用計劃、結餘轉戶私人貸款及電動車貸款除外）（「貸款」）。

ii. a) **優越私人理財或優越理財客戶可享之現金回贈** – 於優惠期間，客戶經任何途徑成功申請並提取貸款達指定金額及36個月或以上還款期，並於現金回贈發放時仍維持優越私人理財或優越理財戶口級別，且有關戶口仍然有效，可享指定現金回贈。

提取貸款金額可享相關的現金回贈詳列如下：

貸款金額（港幣）	還款期	現金回贈金額（港幣）	還款期	現金回贈金額（港幣）
100,000 – 199,999	36-48個月	300	60個月	400
200,000 – 299,999		800		900
300,000 – 499,999		1,200		1,300
500,000 – 999,999		1,800		2,000
1,000,000 – 1,499,999		3,800		4,000
1,500,000或以上		12,800		20,000

b) **其他客戶透過網上申請可享之現金回贈** – 於優惠期間，客戶透過恒生銀行網頁、恒生個人e-Banking或恒生個人流動理財應用程式成功申請並提取貸款達指定金額及36個月或以上還款期，可享指定現金回贈。

提取貸款金額可享相關的現金回贈詳列如下：

貸款金額（港幣）	還款期	現金回贈金額（港幣）	還款期	現金回贈金額（港幣）
100,000 – 199,999	36-48個月	200	60個月	300
200,000 – 299,999		500		600
300,000 – 499,999		800		900
500,000 – 999,999		1,200		1,500
1,000,000 – 1,499,999		2,200		2,500
1,500,000或以上		6,800		8,000

就本條款及細則下之每位合資格客戶於優惠期間只可獲享上述a)或b)其中一項現金回贈優惠一次。現金回贈將於2027年3月31日或之前存入合資格客戶之還款戶口內而不作另行通知。客戶須於獲得回贈前沒有任何逾期還款紀錄、沒有提早清還有關分期貸款，並仍持有有效貸款及還款戶口，方可獲享有關回贈。如客戶於獲得回贈後提早清還貸款，客戶須於清還或取消有關貸款時一併退還全數回贈金額予恒生銀行有限公司（「恒生」）。

iii. **港幣80,000大抽獎獎賞** – 於優惠期間，客戶按下表所列之相關階段日期成功申請並提取每宗貸款達港幣100,000或以上，且還款期為36個月或以上，即可獲得一次參加由恒生根據本第iii條條文舉辦之港幣80,000大抽獎（「大抽獎」）之機會。全新貸款客戶#於優惠期內按下表所列之相關階段日期成功申請並提取每宗貸款達港幣100,000或以上，且還款期為36個月或以上，則可獲得兩次大抽獎機會。

參加大抽獎次數不設上限。

全新貸款客戶指於2024年10月1日至2026年9月30日期間並無持有或獲批核由恒生提供的私人分期貸款、稅安心稅季貸款、循環提用計劃、結餘轉戶私人貸款及電動車貸款。

大抽獎分為兩個階段進行（詳情見下表），恒生根據貸款申請日期及提取貸款日期，於下表所列適用於相關階段的獎賞發送日期（「獎賞發送日」）或之前以電腦隨機抽獎形式抽出一位得獎者。在第一階段未能中獎的合資格客戶（包括其所有大抽獎機會），將自動參與第二階段大抽獎，無須另行申請。

申請貸款日期	提取貸款日期	獎賞	獎賞發送日
第一階段： 2026年10月15日至2026年11月14日	第一階段： 2026年10月15日至2026年11月30日	港幣80,000 （一位得獎者）	2026年12月31日或之前
第二階段： 2026年11月15日至2026年12月21日	第二階段： 2026年11月15日至2026年12月31日	港幣80,000 （一位得獎者）	2027年1月31日或之前

例子：陳先生為全新貸款客戶，於2026年10月20日申請貸款，並於2026年10月20日提取港幣200,000貸款，還款期為60個月。

陳先生於第一階段可獲兩次大抽獎機會。如陳先生於第一階段未能中獎，將以兩次大抽獎機會自動參與第二階段大抽獎。

恒生將於相關階段之獎賞發送日或之前，將獎賞存入得獎客戶之還款戶口，並以短訊通知得獎客戶。客戶須確保其登記於恒生的電話號碼正確及有效。得獎客戶須於相關階段之獎賞發送日前沒有任何逾期還款紀錄、沒有提早清還有關分期貸款，並仍持有有效貸款及還款戶口，方符合獲取獎賞之資格。如得獎客戶於獲得獎賞後提早清還分期貸款，須於清還或取消有關貸款時一併退還全數獎賞金額予恒生。大抽獎不適用於恒生職員。

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iv. 除客戶及恒生（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

v. 本條款及細則受現行的監管要求所限。

vi. 本條款及細則受香港特別行政區法律規管，並按其詮釋。

vii. 恒生保留隨時終止或更改優惠或修訂此條款及細則之權利。

viii. 如客戶對此推廣（包括客戶是否符合本條款及細則下任何優惠之資格）有任何爭議，恒生有權根據其紀錄作出最終決定，而該決定對客戶具約束力。

ix. 本條款及細則之中、英文文本文義如有任何歧異，概以英文文本為準。

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[Tax Season Exclusive – More Rewards, More Surprises] Enjoy rewards worth up to HKD100,000 this tax season, including up to HKD20,000 in cash rebates and a chance to win an HKD80,000 cash rebate in our monthly lucky draw(3). New loan customers receive an extra lucky draw entry! Get approved in as fast as 1 minute and receive your cash instantly(1)!

From 15 October 2026 to 21 December 2026, successfully apply for Tax Season Loan to enjoy:

- Annualized Percentage Rate as low as **1.68%**(2) (monthly flat rate as low as 0.0755%)
- Prestige customers enjoy **up to HKD20,000 cash rebate**, while other customers can enjoy **up to HKD8,000 cash rebate** by applying online—plus a chance to win **HKD80,000** in the monthly lucky draw!(3)
- Loan amount up to **HKD3,000,000** or **24 times** of your monthly salary (whichever is lower)(4)
- Repayment periods up to **60 months**(4). During repayment period, you can also apply for a Top-up Loan on your repaid principal amount(5) with no documents required

Apply now!

Hang Seng Mobile App
(Personal Loans > Loan Application > Tax Season Instalment Loan)

Hang Seng Bank Website
(Loans > Tax Season Instalment Loan)

24-hour Application Hotline **2812 8000**

Complete and return your application form by mail/hand to any Hang Seng Bank branch

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恒生銀行
HANG SENG BANK

Interest Rate & Monthly Repayment Table

Loan Amount (HKD)	Monthly Flat Rate			Monthly Repayment Amount (HKD) – Based on every HKD10,000 loan amount (Annualised Percentage Rate)					
	12 months	18-24 months	36 months or above	12 months	18 months	24 months	36 months	48 months	60 months
$5,000 - $49,999	0.37%	0.37%	0.35%	$870.40 **(8.40%)**	$592.60 **(8.57%)**	$453.70 **(8.63%)**	$312.80 **(8.16%)**	$243.40 **(8.12%)**	$201.70 **(8.05%)**
$50,000 - $99,999	0.32%	0.32%	0.30%	$865.40 **(7.24%)**	$587.60 **(7.39%)**	$448.70 **(7.45%)**	$307.80 **(7.00%)**	$238.40 **(6.97%)**	$196.70 **(6.92 %)**
$100,000 - $199,999	0.24%	0.24%	0.22%	$857.40 **(5.40%)**	$579.60 **(5.52%)**	$440.70 **(5.57%)**	$299.80 **(5.13%)**	$230.40 **(5.13%)**	$188.70 **(5.11%)**
$200,000 - $299,999	0.22%	0.22%	0.20%	$855.40 **(4.95%)**	$577.60 **(5.06%)**	$438.70 **(5.11%)**	$297.80 **(4.67%)**	$228.40 **(4.66%)**	$186.70 **(4.65%)**
$300,000 - $499,999	0.19%	0.19%	0.17%	$852.40 **(4.26%)**	$574.60 **(4.36%)**	$435.70 **(4.40%)**	$294.80 **(3.97%)**	$225.40 **(3.97%)**	$183.70 **(3.96%)**
$500,000 - $999,999	0.15%	0.15%	0.14%	$848.40 **(3.36%)**	$570.60 **(3.44%)**	$431.70 **(3.47%)**	$291.80 **(3.27%)**	$222.40 **(3.27%)**	$180.70 **(3.27%)**
$1,000,000 - $1,499,999	0.13%	0.13%	0.12%	$846.40 **(2.91%)**	$568.60 **(2.98%)**	$429.70 **(3.01%)**	$289.80 **(2.80%)**	$220.40 **(2.81%)**	$178.70 **(2.81%)**
$1,500,000 or above	0.0755%	0.11%	0.11%	$840.90 **(1.68%)**	$566.60 **(2.52%)**	$427.70 **(2.54%)**	$288.80 **(2.57%)**	$219.40 **(2.57%)**	$177.70 **(2.57%)**

- The calculation of the monthly repayment amount and the Annualised Percentage Rate has taken the 0% handling fee into account and does not include Cash Rebate. The monthly repayment amount is rounded up to 1 decimal point. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.

Remarks:

(1) 1-minute approval and instant disbursement are only available for applications submitted via Hang Seng Mobile App or Personal e-Banking during service hours. Applicants must meet credit approval requirements and account status requirements. Service hours: 1-minute approval – Mon–Sat 08:00–01:00 (next day); Sun and public holidays 12:00–00:00 (next day). Instant disbursement – Mon–Fri 09:00–20:55; Sat 09:00–17:55; except on public holidays.

(2) The Annualised Percentage Rates (APRs) are reference rates which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable), calculated using the Net Present Value Method according to the Code of Banking Practice. The APR for this product ranges from 1.68% to 36.00%. For the APR of 1.68%, it is calculated based on a loan amount of HKD1,500,000, a monthly flat rate of 0.0755% and a 12-month repayment period, including 0% handling fee, the total loan repayment amount is HKD1,513,590.00.

(3) For the cash rebate offers, please refer to the "Tax Season Loan Promotion Terms and Conditions" for details.

(4) Customers can choose for a 12, 18, 24, 36, 48 or 60 months repayment period. If Tax Payment is the only loan purpose, maximum tenor is 24 months. Minimum loan amount is HKD5,000 and the maximum amount is either HKD3,000,000 or 24 times of your monthly salary, whichever is lower.

(5) Customers may apply for a Top-up Loan if a minimum of one instalment is made, the repaid principal amount is over HKD3,000 and a punctual repayment record is maintained. For the detailed terms and conditions, please refer to the Top-up loan web page.

(6) The loan application is subject to Hang Seng's approval. Actual interest rate, approved loan amount, and required document for loan application may vary on a case-by-case basis, and the repayment liability depends on actual terms. Instant approval and disbursement are only applicable to eligible customers and may take longer processing time depending on actual circumstances of individual application.

(7) Customers can enjoy cooling off period during 7 calendar days following the drawdown date. Once customer fully settles the outstanding principal of the loan within the cooling-off period, we'll waive the prepayment handling fee (which includes the interest payable and 2% of the outstanding principal). Customer may visit our branch to make a prepayment request.

(8) For the frequently asked questions relating to Personal Instalment Loan (e.g. Important notes of early repayment; the basis of apportionment of principal and interest in the monthly repayment, etc), please refer to our Bank's website (Personal Banking > Loans > Personal Instalment Loan > FAQ).

(9) Please visit Hang Seng Bank's Website (Loans > Personal Instalment Loan > Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan) or call 2812 8000 for Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan, Key Facts Statement, Privacy Notice and Hang Seng Card Terms and Conditions (for Personal Revolving Loan application only).

(10) Hang Seng Handy Cash Personal Instalment Loan is provided subject to the Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan. Please read the Declaration, the Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan, Key Facts Statement and the Privacy Notice which accompanies this application on Hang Seng Bank's Website (Loans > Forms & Documents Centre > Loans > Hang Seng Handy Cash Personal Instalment Loan > DOWNLOAD FORM). Please contact 2812 8000 if you have any enquiries.

Terms and conditions apply.

To borrow or not to borrow? Borrow only if you can repay!

Tax Season Loan: Promotion Terms and Conditions for Cash Rebate of up to HKD100,000 (including Lucky Draw reward):

i. The promotion period commences on 15 October 2026 and expires on 21 December 2026, both dates inclusive ("the Promotion Period"). The offer is available to customers who successfully apply for and draw down a Hang Seng Handy Cash Personal Instalment Loan (excluding Top-up Loan, Debt Consolidation Instalment Loan, Electric Vehicle Loan) (the "Loan") within the Promotion Period.

ii. a) **Cash rebate for Prestige Private or Prestige Banking customers** – During the Promotion Period, customers who have successfully applied for the Loan via any channel, drawn down the Loan with a designated amount and the repayment period of 36 months or above will be entitled to the designated cash rebate. Customers are required to maintain the account status of Prestige Private or Prestige Banking and such account is valid when the cash rebate is credited.

The applicable cash rebate for the corresponding drawdown Loan amount is shown as below.

Loan amount (HKD)	Repayment period	Cash rebate (HKD)	Repayment period	Cash rebate (HKD)
100,000 – 199,999	36 - 48 months	300	60 months	400
200,000 – 299,999		800		900
300,000 – 499,999		1,200		1,300
500,000 – 999,999		1,800		2,000
1,000,000 – 1,499,999		3,800		4,000
1,500,000 or above		12,800		20,000

b) **Cash rebate for other customers via online application** – During the Promotion Period, customers who have successfully applied for the Loan via Hang Seng Bank Website, Hang Seng Personal e-Banking or Hang Seng Personal Banking mobile app and drawn down the Loan with a designated drawdown amount and the repayment period of 36 months or above will be entitled to designated cash rebate.

The applicable cash rebate for the corresponding drawdown Loan amount is shown as below.

Loan amount (HKD)	Repayment period	Cash rebate (HKD)	Repayment period	Cash rebate (HKD)
100,000 – 199,999	36 - 48 months	200	60 months	300
200,000 – 299,999		500		600
300,000 – 499,999		800		900
500,000 – 999,999		1,200		1,500
1,000,000 – 1,499,999		2,200		2,500
1,500,000 or above		6,800		8,000

Each eligible customer may enjoy only one of the cash rebates offer specified in a) or b) above once during the Promotion Period. The cash rebate will be credited to the eligible customer's repayment account by 31 March 2027 without further notice. Customers must have no record of default, must not have settled the Loan early, and must continue to hold a valid Loan and repayment account before the cash rebate is credited. If customers settle or cancel the Loan ahead of schedule after the cash rebate has been credited, they shall return the cash rebate in full to Hang Seng Bank Limited ("Hang Seng") upon settlement or cancellation of the Loan.

iii. **HKD80,000 Lucky Draw reward** – During the Promotion Period, customers who successfully applied for and drawn down the Loan of HKD100,000 or above in the relevant phases listed in the table below, with a tenor of 36 months or above, will be entitled to one chance to enter the HKD80,000 lucky draw conducted by Hang Seng under this clause iii (the "Lucky Draw"). New Loan Customers[#] who successfully applied for and drawn down the Loan of HKD100,000 or above, on the relevant phases listed in the table below, with a tenor of 36 months or above, will be entitled two chances to enter the Lucky Draw.

There is no limit on the number of Lucky Draw chances.

[#] New Loan Customers refers to customers who did not hold or has not been approved for any Hang Seng Personal Instalment Loan, Tax Comforter Loan, Top up Loan, Debt Consolidation Instalment Loan or Electric Vehicle Loan between 1 October 2024 and 30 September 2026.

The Lucky Draw will be conducted in two phases (please refer to the table below for details). Hang Seng will randomly draw one winner by computer on or before the reward delivery date applicable to the relevant phase as specified in the table below (the "Reward Delivery Date"), based on the Loan application date and Loan drawdown date. Eligible customers (with all their Lucky Draw chances) who are not drawn as winner in Phase 1, will be automatically included in Phase 2 Lucky Draw, no further application is required.

Loan Application Date	Loan Drawdown Date	Reward	Reward Delivery Date
Phase 1: 15 October 2026 – 14 November 2026	Phase 1: 15 October 2026 – 30 November 2026	HKD80,000 (1 winner)	On or before 31 December 2026
Phase 2: 15 November 2026 – 21 December 2026	Phase 2: 15 November 2026 – 31 December 2026	HKD80,000 (1 winner)	On or before 31 January 2027

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Example: Mr Chan is a New Loan Customer. He applied for and drawn down a Loan HKD200,000 on 20 October 2026, with a tenor of 60 months.

Mr Chan will be entitled to two Lucky Draw chances in Phase 1. If he does not win in Phase 1, the two Lucky Draw chances will be automatically carried forward to Phase 2.

The reward will be credited to the winner's repayment account by the Reward Delivery Date of the relevant phase, and the winner will be notified by MMS. Customer is required to ensure that the phone number registered with Hang Seng is accurate and valid. Customers must have no record of default, must not have settled the Loan early, and must continue to hold a valid Loan and repayment account until the Reward Delivery Date of the relevant phase. If customer settles or cancels the Loan ahead of schedule after the reward has been credited, he/she shall return the reward in full to Hang Seng upon settlement or cancellation of the Loan. The Lucky Draw is not applicable to Hang Seng employees.

iv. No person other than the customer and Hang Seng (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.

v. These terms and conditions are subject to prevailing regulatory requirements.

vi. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

vii. Hang Seng reserves the right to vary or terminate the offer and to amend these terms and conditions at any time.

viii. In case of any dispute arises regarding this promotion, including whether a customer is eligible for any offer under these terms and conditions, Hang Seng shall have the right to make the final decision based on its records. The decision shall be binding on the customer.

ix. The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.

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