



- (i) The promotion period commences on 25 September 2024 and expires on 24 December 2024, both dates inclusive ("the Promotion Period"). The offers are available to customers who successfully apply for Hang Seng Handy Cash Personal Revolving Loan ("the Loan") and have the Loan approved within the Promotion Period.
- (ii) Preferential interest rate 1.88% p.a. for the first 3 months (APR 1.90%) ("Annual Interest Rate Offer") will be approved subject to credit review result. Hang Seng Bank Limited ("Hang Seng") reserves the right of final approval. Hang Seng will contact customer to confirm the final approval result. The Annual Interest Rate Offer is valid for a period from the date of approval of the Loan to the 3rd statement date, and it does not apply to any fees and charges. Upon expiry of the Annual Interest Rate Offer, the outstanding balance will be charged at the interest rate stated in the letter of confirmation.
- (iii) Customers who successfully apply for the Loan and have the Loan approved within the Promotion Period will be entitled to the first year annual fee waiver. Annual fee will be charged from the second year. It will be shown on the 13th monthly statement.
- (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 terminate the above offer(s) at any time or to vary the same and the related terms and conditions from time to time. In case of any dispute, the decision of Hang Seng shall be final.
- (viii) The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.