



- i. The promotion period commences on 19 October 2024 and expires on 22 November 2024, both dates inclusive (the “Promotion Period”). The offers are available to customers who successfully apply for and draw down Top-up Loan within the Promotion Period.
- ii. During the Promotion Period, customers who have successfully applied for Top-up Loan via hangseng.com/loan, Hang Seng Personal e-Banking or Hang Seng Personal Banking Mobile App and redraw with designated approved top-up loan amount will be entitled to up to HKD1,000 Cash Rebate. The applicable Cash Rebate for the corresponding drawdown top-up loan amount is shown as below.

Drawdown Top-up Loan Amount	Cash Rebate
HKD20,000 – HKD199,999	HKD200
HKD200,000 – HKD499,999	HKD500
HKD500,000 or above	HKD1,000

The Cash Rebate will be credited to the eligible customer’s loan repayment account on or before 31 March 2025 without prior notice. Customers must have no record of default or early settlement of their instalment loan before the cash rebate is credited. If customers settle their instalment loans ahead of schedule after the cash rebate has been credited, he/she shall return the cash rebate in full to Hang Seng Bank Limited (“Hang Seng”) upon settlement of the loan. Each eligible customer can only enjoy the offer once during Promotion Period.

- iii. 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.
- iv. These terms and conditions are subject to prevailing regulatory requirements.
- v. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- vi. Hang Seng reserves the right to suspend, revise or terminate this promotion offer and amend these terms and conditions at any time without prior notice to customers.
- vii. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.