

恒生優進理財 X MoneyHero 獎賞(「優惠」)之條款及細則：

一般條款及細則：

- a. 除另有註明外，恒生優進理財 X MoneyHero 獎賞(「優惠」)之推廣期為 2025 年 5 月 6 日至 2025 年 6 月 30 日，包括首尾兩天(「推廣期」)。
- b. 本優惠由恒生銀行有限公司(「恒生」)及 MoneyHero 共同主辦。
- c. 除另有特別註明外，每位合資格客戶只可獲享各項優惠一次。有關優惠並不可與恒生其他同類型產品推廣優惠同時使用。如上述條款及細則之中、英文文本有任何歧異，概以英文本為準。
- d. 除客戶、恒生(包括其繼承人及受讓人)及 MoneyHero(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。
- e. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
- f. 本條款及細則受現行監管規定約束。
- g. 優惠須受本條款及細則及 MoneyHero 的其他條款及細則約束。
- h. 恒生及 MoneyHero 保留隨時更改或終止以上優惠及不時修訂本條款及細則之權利，並不另行通知。如有任何爭議，恒生及 MoneyHero 的決定為最終決定。

恒生優進理財 X MoneyHero 獎賞(「優惠」)詳情

1. 除另有註明外，優惠只適用於推廣期內，符合指定開戶條件，並於恒生個人流動理財服務應用程式全新開立優進理財之綜合戶口(「優進理財」)之個人客戶(「合資格客戶」)。合資格客戶不包括：
 - i. 現時單名或聯名持有優進理財之客戶；或
 - ii. 於開戶月起前十二個月曾經持有單名或聯名優進理財之客戶；或
 - iii. 於任何期間被結束任何戶口之客戶。
2. 「全新客戶」指合資格客戶，但不包括：
 - i. 現有客戶於恒生持有任何港幣/外幣之儲蓄、往來、定期存款戶口或綜合戶口(包括優越理財、優進理財及任何綜合戶口)(「現有客戶」)；或
 - ii. 於開戶月起前十二個月曾經持有上述戶口之客戶；或
 - iii. 於任何期間被結束上述戶口之客戶。
3. 如合資格客戶於推廣期內開立/提升至多於一個優進理財(包括以單名或聯名持有優進理財之客戶)，恒生將以較先開立/提升之戶口為準，並以該戶口計算所得之優惠。
4. 如有關優進理財為聯名戶口，獎賞只適用於第一戶口持有人。
5. 是次推廣活動不適用於公司客戶。
6. 如有任何爭議，將以恒生之紀錄為準。

優惠	指定銀行服務	獎賞															
一	用 MoneyHero 指定推廣編號(「HS005」)於恒生 Mobile App 成功開立 Preferred Banking 戶口 (獎賞由恒生銀行直接派發)	港幣 200 HKTV Mall 電子禮券															
二	全新優進理財客戶用恒生 Mobile App (不包括分行支援模式) 成功開立 Preferred Banking 戶口，於開戶後七個曆日內存入港幣 1,000 並維持存款十個曆日 (獎賞由恒生銀行直接派發)	港幣 200 現金獎賞															
三	<p>特惠港元儲蓄年利率</p> <p>全新 PayDay⁺出糧戶口客戶專享 – 經恒生 Mobile App 登記 PayDay⁺迎新優惠，再轉用恒生出糧，就可以賺高達 5%港元儲蓄年利率，獎賞期長達 6 個月</p> <p>特惠外幣儲蓄年利率</p> <p>只需存入新資金並達到加元/澳元/紐西蘭元 2,000 或英鎊 1,000 的最低合資格增長金額，相關合資格增長金額可享特惠儲蓄年利率高達 5%</p>	高達 5%港元及外幣儲蓄年利率															
四	<p>全面理財總值增長獎賞</p> <p>存入新資金並在指定月份維持指定全面理財總值增長金額、轉用恒生 PayDay⁺出糧戶口服務及增長外幣存款達港幣等值 30,000 或以上，可享相應現金獎賞(如下圖所示)：</p> <table><tr><th>指定「全面理財總值」增長金額</th><th>全面理財總值增長獎賞</th><th>出糧獎賞[^]</th><th>外幣存款增長獎賞[*]</th><th>現金獎賞總值</th></tr><tr><td>港幣 100,000 或以上 - 港幣 200,000 以下</td><td>港幣 200</td><td>港幣 400</td><td>港幣 100</td><td>港幣 700</td></tr><tr><td>港幣 200,000 或以上 - 港幣 500,000 以下</td><td>港幣 600</td><td>港幣 400</td><td>港幣 100</td><td>港幣 1,100</td></tr></table>	指定「全面理財總值」增長金額	全面理財總值增長獎賞	出糧獎賞 [^]	外幣存款增長獎賞 [*]	現金獎賞總值	港幣 100,000 或以上 - 港幣 200,000 以下	港幣 200	港幣 400	港幣 100	港幣 700	港幣 200,000 或以上 - 港幣 500,000 以下	港幣 600	港幣 400	港幣 100	港幣 1,100	高達港幣 1,700 現金獎賞
指定「全面理財總值」增長金額	全面理財總值增長獎賞	出糧獎賞 [^]	外幣存款增長獎賞 [*]	現金獎賞總值													
港幣 100,000 或以上 - 港幣 200,000 以下	港幣 200	港幣 400	港幣 100	港幣 700													
港幣 200,000 或以上 - 港幣 500,000 以下	港幣 600	港幣 400	港幣 100	港幣 1,100													

	港幣 500,000 或以上	港幣 1,200	港幣 400	港幣 100	港幣 1,700	
<p>[^]轉用恒生 PayDay⁺ 出糧戶口服務</p> <p>[*]外幣存款增長(包括儲蓄戶口、往來存款戶口及定期存款戶口)達港幣等值 30,000 或以上</p> <p>指定月份根據客戶的開立/提升戶口月份而定：</p>						
	開立 / 提升 優進理財 戶口月份	指定「全 面理財總 值」 增長金額 對比月份	維持指定 「全面理 財總值」 增長金額 及「全面 理財總 值」之月 份	轉用恒生 出糧戶口 服務之截 止日期	指定外幣 存款資金 增長期	
	2025 年 5 月 6 日至 2025 年 5 月 31 日	2025 年 4 月	2025 年 7 月 – 9 月	2025 年 8 月 31 日	2025 年 7 月 – 9 月	

		2025 年 6 月	2025 年 5 月	2025 年 8 月 – 10 月	2025 年 8 月 31 日	2025 年 8 月 – 10 月		
(獎賞由恒生銀行直接派發)								

優惠一

就優惠一，全新客戶需於 2025 年 5 月 6 日至 2025 年 6 月 30 日或之前用 MoneyHero 指定推廣編號(「HS005」)於恒生個人流動理財服務應用程式(「恒生 Mobile App」)成功全新開立優進理財，以獲得港幣 200 HKTV Mall 電子現金券，由恒生銀行直接派發。

- a. 恒生將於 2025 年 7 月 31 日或以前發放流動電話短訊予合資格優惠一客戶於恒生登記有效之香港流動電話號碼，通知獲得有關獎賞。為確保合資格優惠一客戶收到由恒生發出有關獎賞的流動電話短訊，合資格優惠一客戶必須已於恒生登記有效之香港流動電話號碼，否則將視作自動放棄電子現金券，其得獎資格將會被取消而不作另行通知。
- b. 於存入優惠一獎賞時，每位合資格優惠一客戶必須仍然持有有效之優進理財身份及港元儲蓄/往來存款戶口，否則將視作放棄獲贈相關現金獎賞之權利。

優惠二

- a. 推廣期為 2025 年 5 月 6 日至 2025 年 6 月 30 日。全新優進理財客戶用恒生 Mobile App (不包括分行支援模式) 成功開立 Preferred Banking 戶口，於開戶後七個曆日內存入港幣 1,000 並維持存款十個曆日，可獲得港幣 200 現金獎賞，由恒生銀行直接派發。
 - i. 本行將根據客戶於本行持有的港元儲蓄戶口/港元往來戶口的存款紀錄以確定合資格優惠二客戶獲得優惠二獎賞的資格。本行的紀錄將為最終及決定性的。

- ii. 本行將於 2025 年 12 月 31 日或之前存入現金獎賞至每位每位合資格優惠二客戶的港元儲蓄/往來存款戶口內。於存入現金獎賞時，每位合資格優惠二客戶必須仍然持有有效之優進理財身份及港元儲蓄/往來存款戶口，否則將視作放棄獲贈相關現金獎賞之權利。
- iii. 每位合資格優惠二客戶於推廣期內只可獲優惠二獎賞一次，並不可與本行其他同類型產品推廣及優惠同時享用。

優惠三

- a. 高達 5%特惠港元儲蓄年利率推廣期為 2025 年 5 月 6 日至 2025 年 6 月 30 日，適用於全新合資格出糧戶口客戶。合資格客戶須經恒生 Mobile App 完成登記以獲得此優惠。上述年利率乃根據本行 2025 年 4 月 30 日公佈的年利率計算，僅供參考及並非保證。優惠附帶條款及細則，詳情請瀏覽 hangseng.com/payrolloffer1。
- b. 高達 5%特惠外幣儲蓄年利率推廣期為 2025 年 4 月 1 日至 2025 年 6 月 30 日。適用於合資格出糧客戶及符合指定貨幣的合資格增長金額。年利率僅供參考。外幣兌換涉及匯率風險。優惠附帶條款及細則，詳情請瀏覽 hangseng.com/depositspromo7。

優惠四

全面理財總值增長獎賞

存入新資金並在指定月份維持指定全面理財總值增長金額、轉用恒生 PayDay⁺出糧戶口服務及增長外幣存款達港幣等值 30,000 或以上，可享相應現金獎賞 (如下圖所示)：

指定「全面理財總值」增長金額	全面理財總值增長獎賞	出糧獎賞 [^]	外幣存款增長獎賞 [*]	現金獎賞總值
港幣 100,000 或以上 - 港幣 200,000 以下	港幣 200	港幣 400	港幣 100	港幣 700
港幣 200,000 或以上 - 港幣 500,000 以下	港幣 600	港幣 400	港幣 100	港幣 1,100
港幣 500,000 或以上	港幣 1,200	港幣 400	港幣 100	港幣 1,700

[^]轉用恒生 PayDay⁺出糧戶口服務

^{*}外幣存款增長(包括儲蓄戶口、往來存款戶口及定期存款戶口)達港幣等值 30,000 或以上

指定月份根據客戶的開立/提升戶口月份而定：

開立 / 提升優進理財戶口月份	指定「全面理財總值」增長金額對比月份	維持指定「全面理財總值」增長金額及「全面理財總值」之月份	轉用恒生 PayDay ⁺ 出糧戶口服務之截止日期	指定外幣存款資金增長期
2025 年 5 月 6 日至 2025 年 5 月 31 日	2025 年 4 月	2025 年 7 月 - 9 月	2025 年 8 月 31 日	2025 年 7 月 - 9 月
2025 年 6 月	2025 年 5 月	2025 年 8 月 - 10 月	2025 年 8 月 31 日	2025 年 8 月 - 10 月

- a. 推廣期為 2025 年 5 月 6 日至 2025 年 6 月 30 日。合資格優進理財客戶須於開立/提升至優進理財下一個月最後一日或之前存入以下指定「全面理財總值」增長金額，並於其後第二個月、第三個月及第四個月維持有關金額，將可獲贈相應之現金獎賞（詳情見下表）。
- b. 「全面理財總值」包括合資格優進理財客戶名下所有戶口每月之存款、黃金戶口、證券、基金、已動用之透支額、信用卡現金透支及私人貸款結欠金額之每日平均總和以及經本行代理銷售的指定人壽保險計劃（註冊自願醫保產品除外）之已繳累積保費及恒生強積金結餘。如綜合戶口為單名持有，合資格客戶之其他聯名戶口亦計算在內。
- c. 「指定全面理財總值增長金額」即開立/提升至優進理財其後第二個月、第三個月及第四個月之「全面理財總值」超越開立/提升至優進理財前一個月的「全面理財總值」之「全面理財總值」差額（詳情見下列時序表）。如根據記錄合資格優進理財客戶之指定「全面理財總值」增長金額總值於第二個月、第三個月及第四個月有所不同，可獲之現金回贈金額將以較低的「全面理財總值」增長金額總值為準。如合資格優進理財客戶於開立/提升至優進理財前的一個月並未持有任何本行之銀行戶口，該個月的「全面理財總值」設定為零。
- d. 合資格優進理財客戶必須於存入現金獎賞時完成以下事項，以獲贈相應之現金獎賞：
 - i. 成功登記成為恒生個人 e-Banking 用戶，並維持其有效的 e-Banking 戶口及；
 - ii. 啟動或持有任何一種投資戶口，並維持其有效的投資戶口。「投資戶口」只包括綜合戶口內之證券戶口（戶口號碼尾數為 085）或基金投資戶口（戶口號碼尾數為 382）或 SimplyFund 戶口（戶口號碼尾數為 384）
- e. 根據以下現金獎賞表及指定「全面理財總值」增長時序表，全新/提升客戶於指定月份的「全面理財總值」增長達指定金額，並符合上述條款 d 的條件，可享現金獎賞高達港幣 1,200（「合資格全面理財總值增長優惠客戶」）。

現金獎賞表

指定「全面理財總值」增長金額	現金獎賞
港幣 100,000 或以上 - 港幣 200,000 以下	港幣 200
港幣 200,000 或以上 - 港幣 500,000 以下	港幣 600
港幣 500,000 或以上	港幣 1,200

指定「全面理財總值」增長時序表

開立/提升優進理財戶口月份	指定「全面理財總值」增長金額對比月份	存入指定「全面理財總值」增長金額	維持指定「全面理財總值」增長金額及「全面理財總值」之月份	現金獎賞存入日期
2025 年 5 月 6 日至 2025 年 5 月 31 日	2025 年 4 月	2025 年 6 月 30 日 或之前	2025 年 7 至 9 月份	2025 年 12 月 31 日或之前
2025 年 6 月	2025 年 5 月	2025 年 7 月 31 日 或之前	2025 年 8 至 10 月份	

- f. 如合資格客戶於 2025 年 5 月 6 日至 6 月 30 日開立/提升優進理財，本行將於 2025 年 12 月 31 日或之前存入現金獎賞至每位合資格全面理財總值增長優惠客戶的港元儲蓄/往來存款戶口內。於存入現金獎賞時，每位合資格全面理財總值增長優惠客戶必須仍然持有有效之優進理財身份及港元儲蓄/往來存款戶口，並符合上述條款 d 的條件。否則，將視作放棄獲贈相關現金獎賞權利。
- g. 如合資格全面理財總值增長優惠客戶於推廣期內新開立多於一個優進理財，本行將以較先開立之優進理財為準並計算其全面理財總值增長優惠獎賞。
- h. 每位合資格全面理財總值增長優惠客戶於推廣期內只可獲享本優惠一次，並不可與相同貨幣之其他全面理財總值優惠同時使用。

例子 1：假設全新客戶於 2025 年 5 月開立優進理財戶口及啟動投資戶口，開立優進理財戶口的前一個月(2025 年 4 月)之「全面理財總值」則為 HKD 0:

	2025 年 5 月之「全面理財總值」(HKD)	2025 年 6 月之「全面理財總值」(HKD)	2025 年 7 月之「全面理財總值」(HKD)	最低之「全面理財總值」增長金額 (HKD)	現金獎賞金額 (HKD)
情景 1	200,000	300,000	250,000	200,000	600
情景 2	110,000	90,000	85,000	85,000	不適用* (未能符合最少指定「全面理財總值」增長金額 HKD100,000 之要求及「全面理財總值」於第二個月、第三個月及第四個月內必須維持最少 HKD100,000 之要求)

例子 2：假設現有客戶於 2025 年 5 月提升至優進理財及啟動投資戶口，提升至優進理財戶口的前一個月(2025 年 4 月)之「全面理財總值」則為 HKD 90,000:

	2025 年 5 月之「全面理財總值」(HKD)	2025 年 6 月之「全面理財總值」(HKD)	2025 年 7 月之「全面理財總值」(HKD)	最低之「全面理財總值」增長金額 (HKD)	現金獎賞金額 (HKD)
情景 1	190,000	200,000	210,000	100,000	200
情景 2	200,000	230,000	120,000	30,000	不適用* (未能符合最少指定「全面理財總值」增長金額 HKD100,000 之要求及「全面理財總值」未能符合於第二個月、第三個月及第四個月內必須維持最少 HKD100,000 之要求)

i. 全面理財總值增長獎賞之出糧獎賞：

- i. 合資格全面理財總值增長獎賞合資格客戶必須符合以下要求 (「合資格出糧戶口客戶」)：
- 如下表所示，客戶須根據開立/提升優進理財戶口月份，在指定期間於本行之任何單名/聯名戶口 (包括以第二戶主身份持有的聯名戶口) 沒有出糧紀錄; 及
 - 於 2025 年 8 月 31 日或之前成功設立 PayDay⁺出糧戶口服務並於優進理財之綜合戶口 (「合資格出糧戶口」) 錄得首次出糧紀錄，該出糧紀錄必須為僱主以自動轉賬方式由公司戶口直接存入薪金予合資格客戶之出糧戶口內，薪金必須為港元 (「合資格出糧紀錄」)。合資格出糧戶口須於每個曆月持續維持合資格出糧紀錄至本行存入現金獎賞。請參閱下表了解詳情。客戶的合資格出糧客戶身份會在錄得合資格出糧紀錄的下一月份的第七個工作日更新。就本獎賞而言，工作日指星期一至星期六 (不包括公眾假期)。

只有指明作出糧用途並獲本行系統確認的薪金轉賬指示會被視為合資格出糧紀錄。如果僱主在公眾假期或銀行截數時間後進行薪金轉賬，有關指示會在下一工作日處理。如果此工作日落在下一月份(M)，客戶的合資格出糧客戶身份將順延至再下一個月(M+1)的第七個工作日更新。如對「合資格出糧紀錄」的定義或「合資格出糧客戶」身份有任何爭議，本行保留最終決定權。

開立 / 提升優進理財戶口月份	不可持有出糧紀錄月份	轉用恒生 PayDay ⁺ 出糧戶口服務之截止日期	現金獎賞存入日期
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2025 年 5 月 6 日至 2025 年 6 月 30 日	2025 年 1 月 1 日至 2025 年 5 月 5 日	2025 年 8 月 31 日	2025 年 12 月 31 日或之前
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- ii. 本獎賞只適用於以港元作為出糧貨幣之合資格出糧戶口客戶。
- iii. 本獎賞不適用於本行職員。
- iv. 本行將根據上表所示，於 2025 年 12 月 31 日或之前存入現金獎賞至每位合資格出糧戶口客戶的港元儲蓄/往來存款戶口內。於存入現金獎賞時，每位合資格出糧戶口客戶必須仍然持有有效之優進理財身份及港元儲蓄/往來存款戶口，否則將視作放棄獲贈相關現金獎賞之權利。
- v. 如合資格出糧戶口客戶於推廣期內新開立多於一個優進理財戶口，本行將以較先開立之優進理財戶口為準並計算本優惠之獎賞。每位合資格出糧戶口客戶於推廣期內只可獲享本優惠一次。

j. 全面理財總值增長獎賞之外幣存款增長獎賞：

- i. 本優惠只適用於合資格全面理財總值增長獎賞客戶，及其名下於本行所有以單名及第一戶主持有的聯名外幣存款戶口，包括所有外幣(港幣除外)儲蓄戶口、往來存款戶口及定期存款戶口(「合資格外幣存款戶口」)。
- ii. 根據以下資金存款要求時序表，合資格全面理財總值增長優惠客戶於「指定外幣存款資金增長期」的「**合資格增長金額**」達港幣 30,000 等值，可享額外港幣 100 現金獎賞(「合資格外幣存款增長獎賞客戶」)。
- iii. 資金存款要求時序表

開立/提升優進理財戶口月份	指定外幣存款對比日期	指定外幣存款資金增長期	現金獎賞存入日期
2025 年 5 月 6 日 2025 年 5 月 31 日	2025 年 4 月 30 日	2025 年 7 月至 9 月	2025 年 12 月 31 日或之前
2025 年 6 月	2025 年 5 月 31 日	2025 年 8 月至 10 月	

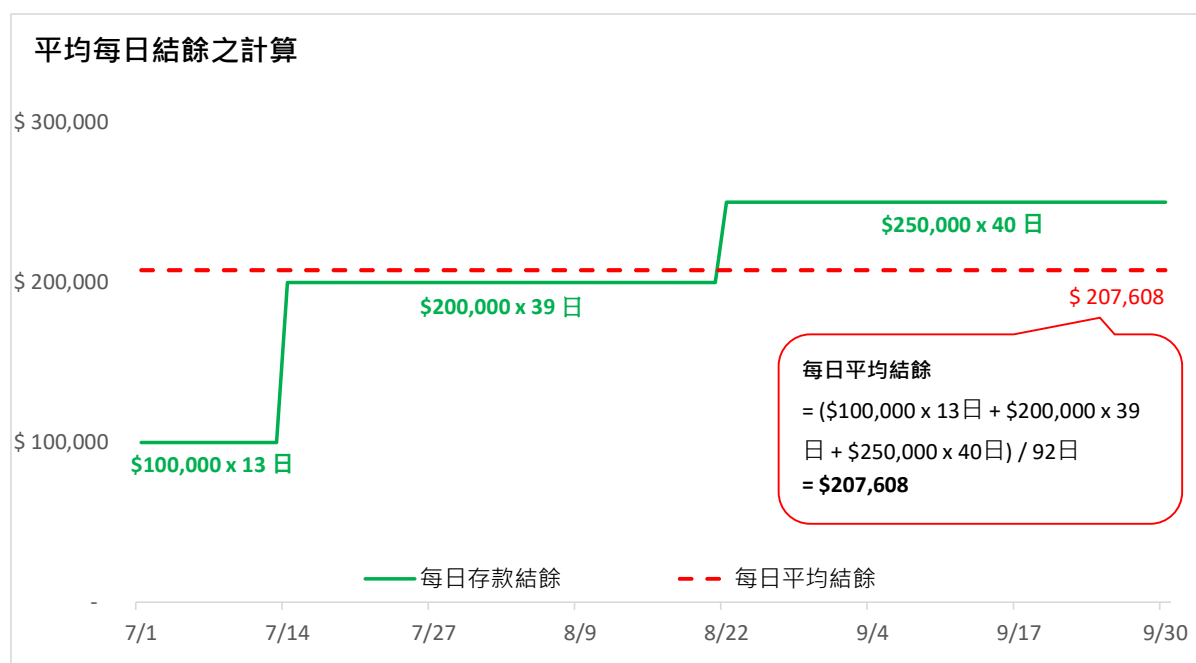
- iv. 「合資格增長金額」指合資格外幣存款戶口於「指定外幣存款資金增長期」的每日平均結餘與「指定外幣存款對比日期」的總結餘比較後之增長金額。
 - 如客戶的合資格外幣存款戶口於「指定外幣存款對比日期」的總結餘為負數或於當時並未持有任何本行之銀行戶口，於計算合資格增長金額時，有關結餘將被視為零。
 - 如客戶於星期一至五晚上 9 時或星期六晚上 6 時後進行資金轉帳，或於本行截數時間後存入支票，有關存款結餘將於下一個工作天更新。所有存款結餘均以本行紀錄為準。
 - 例子：計算合資格增長金額

例子 1：假設客戶於 2025 年 5 月 2 日提升至優進理財戶口，並於指定外幣存款資金增長期開始前已完成資金增長要求：

美元存款結餘及交易	港幣等值
2025 年 4 月 30 日美元存款結餘:	\$100,000
2025 年 5 月 8 日資金存入:	+\$100,000
2025 年 6 月 23 日資金匯出:	-\$20,000
假設客人於 6 月 23 日後沒有進行其他交易，	\$180,000
2025 年 7 月至 9 月美元存款每日平均結餘:	(合資格增長金額: \$80,000)

例子 2：假設客戶於 2025 年 5 月 2 日提升至優進理財戶口，並於指定外幣存款資金增長期間逐步存入新資金：

美元存款結餘及交易	港幣等值
2025 年 4 月 30 日美元存款結餘:	\$100,000
假設客人於 2025 年 5 月至 7 月 13 日沒有進行交易，	\$100,000
2025 年 7 月 1 至 13 日美元存款結餘: (13 日)	
2025 年 7 月 14 日資金存入:	+\$100,000
2025 年 7 月 14 日至 8 月 21 日美元存款結餘: (39 日)	\$200,000
2025 年 8 月 22 日資金存入:	+\$50,000
2025 年 8 月 22 日至 9 月 30 日美元存款結餘: (40 日)	\$250,000
2025 年 7 月至 9 月美元存款每日平均結餘:	約\$207,608 (合資格增長金額: 約\$107,608)



上述以 2025 年 5 月份提升優進理財戶口的客戶及其美元的交易為例。同樣的計算方法亦適用於其他月份及貨幣的交易。

- v. 合資格增長金額將根據各外幣於 2025 年 10 月 31 日由本行全權釐定之匯率計算其港幣等值。
- vi. 本行將於 2025 年 12 月 31 日或之前存入現金獎賞至每位合資格外幣存款增長獎賞客戶的港元儲蓄/往來存款戶口內。於存入現金獎賞時，每位合資格外幣存款增長獎賞客戶必須仍然持有有效之優進理財身份及港元儲蓄/往來存款戶口，否則將視作放棄獲贈相關現金獎賞之權利。
- vii. 如合資格外幣存款增長獎賞客戶於推廣期內新開立多於一個優進理財戶口，本行將以較先開立之優進理財戶口為準並計算本優惠之獎賞。每位合資格外幣存款增長獎賞客戶於推廣期內只可獲享本優惠一次。
- viii. 除另有註明外，本優惠並不可與相同貨幣之其他儲蓄優惠同時使用。

7. 每位全新客戶於推廣期內只可獲享本優惠一次，有關優惠並不可與恒生優進理財迎新優惠推廣之獎賞 18 及 19 同時享用。有關恒生優進理財迎新優惠推廣之推廣詳情，請瀏覽 hangseng.com/prfpromo。

8. 客戶參加本優惠，即表示其接受並同意受本條款及細則約束並以及 MoneyHero 可能規定的其他條款及細則。

9. 客戶如需退貨或退款，電子現金券所對應的金額將不作為退款款項，而已使用的相關電子現金券將不獲補發。

10. 如果客戶違反本條款及細則或以違法、欺詐或濫用行為獲取及/或使用電子現金券，或者如果任何客戶做出影響其他客戶公平參與本優惠的行為，MoneyHero 及恒生保留立即取消該客戶參與本優惠及/或獲取（如獲得）電子現金券的資格而無需事先通知的權利。

11. 除特別註明外，優惠不可與其他恒生推廣優惠或折扣同時使用，亦不能轉讓、兌換現金或其他貨品。

Terms and Conditions for Hang Seng Preferred Banking X MoneyHero Rewards (“Offer”)

General Terms and Conditions:

- a. Unless otherwise specified, the promotion period of Hang Seng Preferred Banking X MoneyHero Rewards is from 6 May to 30 June 2025, both dates inclusive (“Promotion Period”).
- b. This offer is jointly offered by Hang Seng Bank Limited (“the Bank”) and MoneyHero.
- c. Each Eligible 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 the Bank. 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.
- d. No person other than the Customer, the Bank (which includes its successors and assigns) and MoneyHero 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.
- e. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- f. These terms and conditions are subject to prevailing regulatory requirements.
- g. These terms and conditions and MoneyHero’s other terms and conditions apply to the offers.
- h. The Bank and MoneyHero 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. In case of any dispute, the decision of the Bank and MoneyHero shall be final.

Hang Seng Preferred Banking X MoneyHero Rewards (“Offer”) Details

- a. Unless otherwise specified, this offer is only applicable to personal customers who meet the account opening requirements and have newly opened/ upgraded to Integrated Account of Preferred Banking (“Preferred Banking”) at the Bank branches or through digital channels (including Hang Seng Personal Banking mobile app and Hang Seng Personal e-Banking) or phone banking hotline during the Promotion Period (the “Eligible Customers”). The Eligible Customers exclude:
 1. existing customers who are holding sole-named or joint-named Preferred Banking; or
 2. customers who have ever held any sole-named or joint-named Preferred Banking with the Bank in the previous 12 months prior to the account opening month; or
 3. customers whose accounts have been terminated in any period
- b. “New Customer(s)” mentioned herein refers to the Eligible Customers, who are not:
 1. 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 Banking, Preferred Banking and any other Integrated Account) (the “Existing Customer(s)”), or
 2. customers who have ever held any of the above accounts with the Bank in the previous 12 months prior to the account opening month, or

3. customers whose accounts mentioned above have been terminated in any period.
- c. If an Eligible Customer open/ upgrade to more than one Preferred Banking during the Promotion Period (including the sole-named or joint-named Preferred Banking), entitlement to the offer will be based on the earliest account opening/ upgrading date.
- d. In case the relevant Preferred Banking is a joint-named account, only the primary account holder can enjoy the offers.
- e. The offers are not applicable to commercial customers.
- f. In case of any disputes, the Bank's records shall be final and conclusive.

Reward	Designated Banking Services					Rewards					
1	Open Preferred Banking Account (including approval) through Hang Seng Mobile App and input MoneyHero promo code “HS005” (Reward will be distributed by Hang Seng Bank)					HKD200 HKTVMall coupon					
2	New Preferred banking customers successfully open Preferred Banking account via Hang Seng Mobile App (excluding branch assisted mode) with an initial fund-in of HKD1,000 within 7 calendar days of account opening and maintain the deposit for 10 calendar days. (Reward will be distributed by Hang Seng Bank)					HKD200 cash rebate					
3	<p>Preferential HKD savings rate</p> <p>New Eligible Payroll Customers who register for this offer via Hang Seng Mobile App during the Promotion Period and switch to PayDay+ for payroll service to earn up to 5% p.a. HKD savings rate for a maximum of 6 months.</p> <p>Preferential Foreign Currency savings rate</p> <p>Enjoy up to 5% p.a. preferential savings rate by depositing new funds to reach a minimum Eligible Incremental Balance of CAD/AUD/NZD2,000 or GBP1,000.</p>					Up to 5% p.a. preferential HKD and Foreign Currency savings rate					
4	<p>Total Relationship Balance Growth Reward</p> <p>Fund-in and maintain the designated “Total Relationship Balance” Growth Amount within designated month(s), switch to Hang Seng PayDay+ payroll service and grow foreign currency deposits by minimum HKD30,000 equivalent to enjoy respective cash rebate (as shown in the table below).</p> <table><tr><th>Designated “Total Relationship Balance” Growth Amount</th><th>Total Relationship Balance Growth Reward</th><th>Payroll Reward^</th><th>Foreign Currency Deposit Incremental Reward*</th><th>Total Cash Reward</th></tr></table>					Designated “Total Relationship Balance” Growth Amount	Total Relationship Balance Growth Reward	Payroll Reward^	Foreign Currency Deposit Incremental Reward*	Total Cash Reward	Up to HKD1,700 cash rebate
Designated “Total Relationship Balance” Growth Amount	Total Relationship Balance Growth Reward	Payroll Reward^	Foreign Currency Deposit Incremental Reward*	Total Cash Reward							

HKD100,000 or above – Below HKD200,000	HKD200	HKD400	HKD100	HKD700	
HKD200,000 or above – Below HKD500,000	HKD600	HKD400	HKD100	HKD1,100	
HKD500,000 or above	HKD1,200	HKD400	HKD100	HKD1,700	
^Switch to Hang Seng PayDay* for payroll service					
*Grow foreign currency deposits (including savings, current and time deposits accounts) by minimum HKD30,000 equivalent					
The designated month according to the month of account open/upgrade:					
Date of opening/upgrading to Preferred Banking	Month of comparing designated "Total Relationship Balance" Growth Amount	Months for which designated "Total Relationship Balance" Growth Amount and "Total Relationship Balance" requirement must be maintained/fulfilled	Cut-off date for switching payroll service to Hang Seng by:	Designated Foreign Currency Deposits Growth Period	
6 May 2025 to 31 May 2025	April 2025	July 2025 to September 2025	31 August 2025	July 2025 to September 2025	
June 2025	May 2025	August 2025 to October 2025	31 August 2025	August 2025 to October 2025	

Reward 1

New customers need to successfully open Preferred Banking account via Hang Seng Mobile App using the MoneyHero designated promo code ("HS005") from 6 May 2025 to 30 June 2025 to get a HK\$200 HKTV mall coupon, reward will be distributed by Hang Seng Bank.

- Hang Seng will send a mobile SMS to eligible reward 1 customers using their valid Hong Kong mobile phone number registered with Hang Seng on or before 31 July 2025 to notify them of the relevant rewards. To ensure that eligible reward 1 customers receive the relevant reward SMS from Hang Seng, eligible reward 1 customers must have registered a valid Hong Kong mobile number with Hang Seng, otherwise they will be deemed to have automatically forfeited the e-cash voucher and their eligibility for the reward will be cancelled without further notice.
- At the time of depositing reward 1, each eligible reward 1 customers need to maintain a valid Preferred Banking status and Hong Kong Dollar Savings Account / Hong Kong

Dollar Current Account held by the Bank, otherwise he/she will be deemed to have forfeited the right to receive the relevant reward.

Reward 2

- a. The promotion period is from 6 May 2025 to 30 June 2025. New Preferred Banking customers who successfully open Preferred Banking account via Hang Seng Mobile App (excluding branch assisted mode) with initial fund-in of HKD1,000 within 7 calendar days of account opening date and maintain the designated amount for 10 calendar days thereafter are entitled to HKD200 cash rebate, reward will be distributed by Hang Seng Bank.
 - i. The Bank will determine the eligibility of the Eligible Preferred Banking Customer of reward 2 based on the record of their deposit balance in the Hong Kong Dollar Savings Account / Hong Kong Dollar Current Account held by the Bank. The Bank's records shall be final and conclusive.
 - ii. The cash reward will be credited into the Hong Kong Dollar Savings/Current Account of each Eligible Preferred Banking Customer of reward 2 on or before 31 December 2025. At the time the cash reward is credited, Eligible Preferred Banking Customer of reward 2 must continue to maintain a valid Preferred Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, he/ she will be deemed to have forfeited the right to receive the relevant cash reward.
 - iii. Each Eligible Preferred Banking Customer can enjoy reward 2 only once during the Promotion Period.

Reward 3

- a. Up to 5% p.a. preferential HKD savings rate

The promotion period is from 6 May 2025 – 30 June 2025, for new Eligible Payroll Customers who register for the offer via Hang Seng Mobile App. The above interest rate is quoted with reference to the interest rates offered by the Bank on 30 April 2025, for reference only and not guaranteed. Terms and conditions apply, please visit hangseng.com/payrolloffer1 for details.

- b. Up to 5% p.a. foreign currency savings rate

The promotion period is from 1 April 2025 to 30 June 2025. For Eligible Customers with Eligible Incremental Balance of designated currencies. Savings rate is for reference only. Foreign exchange involves exchange rate risk. Terms and conditions apply. Visit hangseng.com/depositspromo7 for more details.

Reward 4

Total Relationship Balance Growth Reward

Fund-in and maintain the designated "Total Relationship Balance" Growth Amount within designated months, switch to Hang Seng PayDay+ for payroll service and grow foreign currency deposits by minimum HKD30,000 equivalent to enjoy respective cash rebate (as shown in the table below).

Designated “Total Relationship Balance” Growth Amount	Total Relationship Balance Growth Reward	Payroll Reward[^]	Foreign Currency Deposits Incremental Reward[*]	Total cash rebate
HKD100,000 or above – Below HKD200,000	HKD200	HKD400	HKD100	Up to HK\$700
HKD200,000 or above – Below HKD500,000	HKD600	HKD400	HKD100	Up to HK\$1,100
HKD500,000 or above	HKD1,200	HKD400	HKD100	Up to HK\$1,700

[^]Switch to Hang Seng PayDay⁺ for payroll service

^{*}Grow foreign currency deposits (including savings, current and time deposits accounts) by minimum HKD30,000 equivalent

The designated month of opening/upgrading to Preferred Banking:

Date of opening/upgrading to Preferred Banking	Month of comparing designated “Total Relationship Balance” Growth Amount	Months for which designated “Total Relationship Balance” Growth Amount and “Total Relationship Balance” requirement must be maintained/fulfilled	Months for which payroll services has been switched	Designated Foreign Currency Deposits Growth Period
6 May to 31 May 2025	April 2025	July 2025 to September 2025	31 August 2025	July 2025 to September 2025
June 2025	May 2025	August 2025 to October 2025	31 August 2025	August 2025 to October 2025

- The promotion period is from 6 May 2025 to 30 June 2025. Eligible Preferred Banking Customers can enjoy the respective cash reward (as set out in the table below) if he / she brings in “Designated Total Relationship Balance Growth Amount” shown in the below table on/ before the last day of the month subsequent to the account opening/upgrade month, and maintains such designated amount for three months. (the second, the third and the fourth months after the month of account opening /upgrade)
- The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilized overdraft facilities, credit card cash advances, outstanding balance of personal loans and the accumulated premiums paid for the designated life insurance plans distributed by the Bank as an agent (excluding insurance plans which are certified under the Voluntary Health Insurance Scheme) as well as Hang Seng MPF balance. For sole-named Integrated Account holders, their other joint-named account(s) will also be included.
- “Designated Total Relationship Balance Growth Amount” means the “Total Relationship Balance” in the second, the third and the fourth month after the month of account

opening/ upgrade month maintained by Eligible Preferred Banking Customer in excess of his/her "Total Relationship Balance" in the month prior to the account opening/ upgrade month. In case the "Total Relationship Balance" Growth amount recorded for the second, the third and the fourth months after the month of account opening/ upgrade month is different, the cash reward entitled will be determined based on the lowest "Total Relationship Balance" Growth amount accordingly. For Eligible Customers who did not hold any Preferred Banking account with the Bank in the month prior to the account opening/ upgrade month, his/her "Total Relationship Balance" amount maintained in the month prior to the account opening/upgrade month will be treated as Zero.

- d. Eligible Preferred Banking Customers must have completed below items at the time the cash reward is credited in order to enjoy the respective cash reward:
 - i. Registered for Hang Seng Personal e-Banking and maintain valid e-Banking account; and
 - ii. 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.
- e. According to the below Cash Reward Table and "Total Relationship Balance Growth Reward" Time Table, the New/Upgrade Customers are entitled up to HKD1,200 cash reward for meeting the Designated Total Relationship Balance Growth Amount during the designated month and the requirements under point d ("Eligible Total Relationship Balance Incremental Reward Customers").

Cash Reward Table

Designated Total Relationship Balance Growth Amount	Cash Reward
HKD100,000 or above – Below HKD200,000	HKD200
HKD200,000 or above – Below HKD500,000	HKD600
HKD500,000 or above	HKD1,200

Total Relationship Balance Growth Reward Time Table

Date of opening/ upgrading to Preferred Banking	Month of comparing designated "Total Relationship Balance" Growth Amount	Fund-in/ deposit designated "Total Relationship Balance" Growth amount	Months for which designated "Total Relationship Balance" Growth Amount and "Total Relationship Balance" requirement must be maintained/fulfilled	Date of Cash Reward rebate
6 May 2025 to 31 May 2025	April 2025	On or before 30 June 2025	July 2025 to September 2025	On or before 31 December 2025
June 2025	May 2025	On or before 31 July 2025	August 2025 to October 2025	

- f. If an Eligible Customer opens/ upgrades to Preferred Banking on 6 May 2025 to 30 June 2025, the cash reward will be credited into the Hong Kong Dollar Savings/Current

Account of each Eligible Total Relationship Balance Incremental Reward Customer on or before 31 December 2025. At the time the cash reward is credited, the Eligible Total Relationship Balance Incremental Reward Customer must continue to maintain a valid Preferred Banking Account, a Hong Kong Dollar Savings/Current Account and meet the requirements under point d above; otherwise, or he/ she will be deemed to have forfeited the right to receive the relevant cash reward.

- g. If any Total Relationship Balance Incremental Reward Customer opens more than one Preferred Banking Account during the Promotion Period, his/ her entitlement to the Total Relationship Balance Reward will be based on the Preferred Banking Account with the earliest account opening date.
- h. Each Total Relationship Balance Incremental Reward Customer can enjoy this offer only once during the Promotion Period. This offer cannot be used in conjunction with other Total Relationship Balance Reward of the same currency.

Example 1: Assuming New Customer(s) has opened Preferred Banking and activated an Investment Account in May 2025, the “Total Relationship Balance” (TRB) is HKD0 in April 2024 (the month prior to the account opening month):

	TRB in May 2025 (HKD)	TRB in June 2025 (HKD)	TRB in July 2025 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitlement (HKD)
Scenario 1	200,000	300,000	250,000	200,000	600
Scenario 2	110,000	90,000	85,000	85,000	Not Applicable* (Failure to fulfil the requirement of Total Relationship Balance Growth Amount at HKD100,000 or above and failure to fulfill the requirement of maintaining Total Relationship Balance of HKD100,000 or above in the second, the third and the fourth month after account opening month.

Example 2: Assuming the Existing Customer(s) has upgraded to Preferred Banking and activated an Investment Account in May 2025, the “Total Relationship Balance” (TRB) is HKD90,000 in April 2024 (the month prior to the account upgrading month):

	TRB in May 2025(HKD)	TRB in June 2025 (HKD)	TRB in July 2025 (HKD)	Lowest TRB Growth Amount (HKD)	Cash Reward Entitlement (HKD)
Scenario 1	190,000	200,000	210,000	100,000	200

Scenario 2	200,000	230,000	120,000	30,000	Not Applicable* (Failure to fulfil the requirement of Total Relationship Balance Growth Amount at HKD100,000 or above and failure to fulfill the requirement of maintaining Total Relationship Balance of HKD100,000 or above in the second, the third and the fourth month after account opening month.
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i. Total Relationship Balance Growth Reward – Payroll Reward

- i. The Promotion is only applicable to Eligible Total Relationship Balance Incremental Reward Customer who fulfils the following requirements (“Eligible Payroll Customers”):
- Have no payroll record under any single/joint-named account (including joint-named accounts held in the name of a secondary account holder) of the Bank in designated period based on the date of the customer opening/upgrading to Preferred Banking as stipulated in the table below and
 - Successfully set up PayDay⁺ payroll service with the first monthly HKD salary directly credited to the Integrated Account of Preferred Banking (“Eligible Payroll Account”) from the employer’s company account via Autopay (“Eligible Payroll Record”) by 31 August 2025, and maintain the Eligible Payroll Record in each calendar month in the Eligible Payroll Account until the cash reward is credited. For details, please refer to the table below. The customer’s identity as an Eligible Payroll Customer will be updated in the Bank’s record on the 7th working day in the month following the Eligible Payroll Record is made. For the purposes of the reward, working day refers to Monday to Saturday (excluding public holiday).

Only salary transfer instructions indicated for payroll purpose and recognized by the Bank’s system as such may be considered as an Eligible Payroll Record. Any salary transferred on public holiday / after the cut-off time of the Bank will be processed on the next working day. If the next working day falls in the following month (M), the customer’s identity as an Eligible Payroll Customer will be updated in the Bank’s record on the 7th working day in the subsequent month (M+1). The Bank reserves the right of final decision should there be any dispute in the definition of “Eligible Payroll Record” or in the recognition of the customer’s identity as an “Eligible Payroll Customer”.

Date of opening/ upgrading to Preferred Banking	Period without payroll record	Cut-off date for switching to Hang Seng	Date of Cash Reward rebate
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		PayDay+ Payroll Service:	
6 May 2025 – 30 June 2025	1 January 2025 – 5 May 2025	31 August 2025	On or before 31 December 2025

- ii. The reward is applicable to Eligible Payroll Customers with Eligible Payroll Record in Hong Kong Dollars only.
- iii. The reward is not applicable to the Bank's staff.
- iv. The Cash Reward will be credited into the Hong Kong Dollar Savings/Current Account of the Eligible Payroll Customers by 31 December 2025. At the time the cash reward is credited, the Eligible Payroll Customers must continue to maintain a valid Preferred Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, he/ she will be deemed to have forfeited the right to receive the relevant cash reward.
- v. If any Eligible Payroll Customers opens more than one Preferred Banking Account during the Promotion Period, his/her entitlement to the Eligible Payroll Customers will be based on the Preferred Banking Account with the earliest account opening date. Each Eligible Payroll Customers can enjoy this Offer only once during the Promotion Period.

j. Total Relationship Balance Growth Reward – Foreign Currency Deposit Incremental Reward

- i. The Offer is only applicable to Eligible Total Relationship Balance Incremental Reward Customer, and his/her foreign currency (excluding HKD) deposits account(s) (including savings account(s), current account(s), and time deposits account(s)) maintained with the Bank in his/her sole name or in the capacity as the primary account holder in the case of a joint account ("Eligible Foreign Currency Deposit Account(s)").
- ii. According to the below Fund-in Requirement Schedule, Eligible Total Relationship Balance Incremental Reward Customer with **"Eligible Incremental Balance" of minimum HKD30,000 or its equivalent** throughout "Designated Foreign Currency Deposits Growth Period" will be entitled to **an extra HKD100 cash reward**. ("Eligible Foreign Currency Deposits Incremental Reward Customer")
- iii. Fund-in Requirement Schedule

Date of opening/upgrading to Preferred Banking	Designated Foreign Currency Deposits Comparison Date	Designated Foreign Currency Deposits Growth Period	Date of Cash Reward Rebate
6 May 2025 to 31 May 2025	30 April 2025	July to September 2025	On or before 31 December 2025
June 2025	31 May 2025	August to October 2025	

- iv. "Eligible Incremental Balance" refers to the incremental of the daily average balance of all Eligible Foreign Currency Deposit Account(s) in "Designated Foreign Currency Deposits Growth Period" as compared with the period end balance on "Designated Foreign Currency Deposits Comparison Date".
 - If the customer got a negative balance or did not hold any Eligible Foreign Currency Deposit Account on the Designated Foreign Currency Deposits

Comparison Date, it will be treated as zero in the Eligible Incremental Balance calculation.

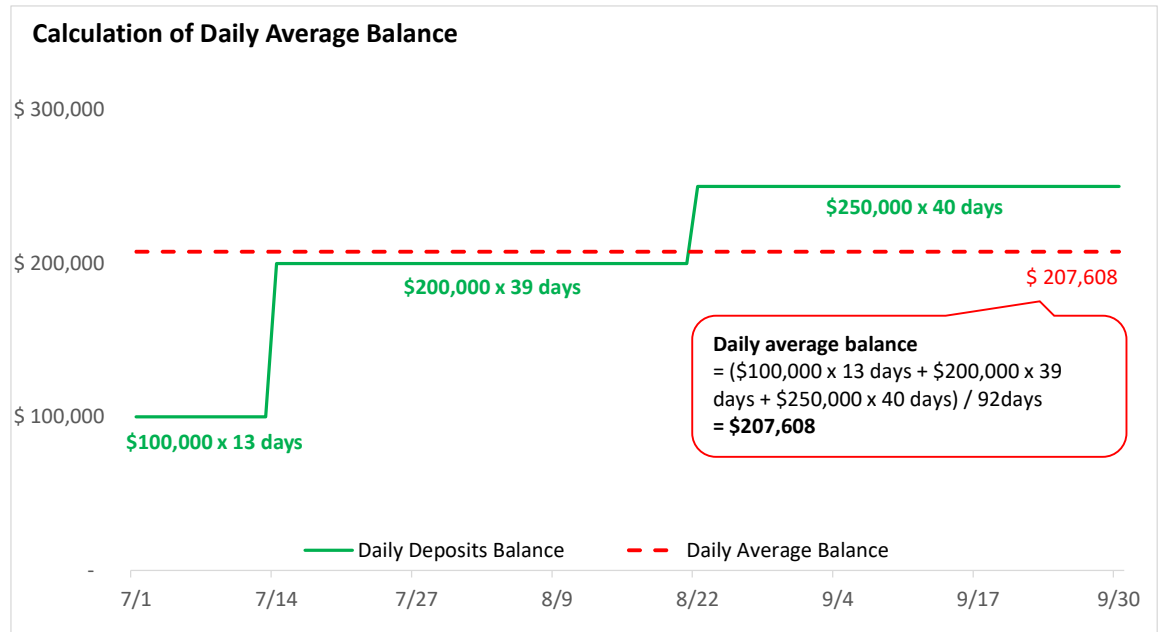
- In the case of any funds transfer made after 9pm on Mondays to Fridays or 6pm on Saturdays, and cheques deposited after the cut-off time of the Bank, the deposit balance will be updated on the next working day. All the related account deposit balances shall be based on the records of the Bank.
- Example of the Eligible Incremental Balance calculation

Example 1: Assuming that the customer has upgraded to Preferred Banking on 2 May 2025, and **has fulfilled the balance growth requirement before the Designated Foreign Currency Deposits Growth Period:**

USD Deposit Balances and Transactions	Amount in HKD or its equivalent
USD deposit balance on 30 Apr 2025:	\$100,000
Fund in on 8 May 2025:	+\$100,000
Fund out on 23 Jun 2025:	-\$20,000
Assuming no transaction made after 23 Jun 2025, daily average balance from Jul to Sep 2025:	\$180,000 (Eligible Incremental Balance: \$80,000)

Example 2: Assuming that the customer has upgraded to Preferred Banking on 2 May 2025, and **gradually deposited new funds** during the Designated Foreign Currency Deposits Growth Period:

USD Deposit Balances and Transactions	Amount in HKD or its equivalent
USD deposit balance on 30 Apr 2025:	\$100,000
Assuming no transaction made during May to 13 Jul 2025, USD deposit balance from 1 - 13 Jul 2025 (13 days):	\$100,000
Fund in on 14 Jul 2025:	+\$100,000
USD deposit balance from 14 Jul - 21 Aug 2025 (39 days):	\$200,000
Fund in on 22 Aug 2025:	+\$50,000
USD deposit balance from 22 Aug - 30 Sep 2025 (40 days):	\$250,000
Daily average balance from Jul to Sep 2025:	\$207,608 (Eligible Incremental Balance: \$107,608)



The illustration above is taking the USD transactions of a customer who upgrade to Preferred Banking in May 2025 as an example. The same calculation applies to transactions in other currencies and months.

- v. Eligible Incremental Balance will be converted into the HKD equivalent amount based on the exchange rate of each foreign currency solely determined by the Bank on 31 October 2025.
- vi. The Cash Reward will be credited into the Hong Kong Dollar Savings/Current Account of the Eligible Foreign Currency Deposits Incremental Reward Customer according to the corresponding “Date of Cash Reward Rebate” on or before 31 December 2025. At the time the cash reward is credited, the Eligible Foreign Currency Deposits Incremental Reward Customer must continue to maintain a valid Preferred Banking Account and a Hong Kong Dollar Savings/Current Account. Otherwise, he/ she will be deemed to have forfeited the right to receive the relevant cash reward.
- vii. If any Eligible Foreign Currency Deposits Incremental Reward Customer opens more than one Preferred Banking Account during the Promotion Period, his/her entitlement to the Foreign Currency Deposits Incremental Reward will be based on the Preferred Banking Account with the earliest account opening date. Each Eligible Foreign Currency Deposits Incremental Reward Customer can enjoy this Offer only once during the Promotion Period.
- viii. This Offer cannot be used in conjunction with other savings offers of the same currency.

7. Each new customer can only enjoy this offer once during the promotion period. This offer cannot be enjoyed at the same time as Reward 18 and 19 of the Hang Seng Preferred Banking Welcome Offer Promotion. For promotion details of the Hang Seng Preferred Banking welcome offer promotion, please visit hangseng.com/prfpromo.

8. By participating in this offer, the customer accepts and agrees to be bound by these terms and conditions and other terms and conditions that MoneyHero may stipulate.

9. If the customer needs to return or refund, the amount corresponding to the e-vouchers will not be used as refund money, and the related e-vouchers that have been used will not be reissued.
10. If a customer violates these terms and conditions or obtains and/or uses e- vouchers in illegal, fraudulent or abusive ways, or if any customer takes actions that affect other customers' fair participation in this offer, MoneyHero and the Bank reserve the right to immediately cancel the customer's right to participate in this offer and/or to obtain (if obtained) the e-voucher without prior notification.
11. Unless otherwise specified, the offer cannot be used in conjunction with other Hang Seng promotional offers or discounts, and cannot be transferred or exchanged for cash or other goods.