

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 2024 年 10 月 1 日至 2024 年 12 月 31 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」)

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
—	用 MoneyHero 指定推廣編號(「HS005」)於恒生 Mobile App 成功開立 Preferred Banking 戶口	HK\$200 蘋果禮品卡或

			HK\$200 之惠康超市禮券																			
— —	全新優進理財客戶用恒生 Mobile App 成功開立 Preferred Banking 戶口，並接收市場推廣推送通知		港幣 200 HKTVmall 電子禮券																			
三	<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合資格全面理財總值增長金額可享相應現金獎賞(如下圖所示)：</p> <table border="1"> <thead> <tr> <th>合資格全面理財總值增長金額</th> <th>現金獎賞</th> </tr> </thead> <tbody> <tr> <td>港元 100,000 或以上 - 港元 200,000 以下</td> <td>港元 200</td> </tr> <tr> <td>港元 200,000 或以上 - 港元 500,000 以下</td> <td>港元 600</td> </tr> <tr> <td>港元 500,000 或以上</td> <td>港元 1,200</td> </tr> </tbody> </table> <p>指定月份根據客戶的開立/提升戶口月份而定：</p> <table border="1"> <thead> <tr> <th>開立/提升戶口月份</th> <th>存入指定「全面理財總值」增長金額之月份</th> <th>維持指定「全面理財總值」增長金額及「全面理財總值」之月份</th> </tr> </thead> <tbody> <tr> <td>2024 年 10 月</td> <td>2024 年 9 月</td> <td>2024 年 12 月份、 2025 年 1 月份及 2 月份</td> </tr> <tr> <td>2024 年 11 月</td> <td>2024 年 10 月</td> <td>2025 年 1 月份、2 月份及 3 月份</td> </tr> <tr> <td>2024 年 12 月</td> <td>2024 年 11 月</td> <td>2025 年 2 月份、3 月份及 4 月份</td> </tr> </tbody> </table>	合資格全面理財總值增長金額	現金獎賞	港元 100,000 或以上 - 港元 200,000 以下	港元 200	港元 200,000 或以上 - 港元 500,000 以下	港元 600	港元 500,000 或以上	港元 1,200	開立/提升戶口月份	存入指定「全面理財總值」增長金額之月份	維持指定「全面理財總值」增長金額及「全面理財總值」之月份	2024 年 10 月	2024 年 9 月	2024 年 12 月份、 2025 年 1 月份及 2 月份	2024 年 11 月	2024 年 10 月	2025 年 1 月份、2 月份及 3 月份	2024 年 12 月	2024 年 11 月	2025 年 2 月份、3 月份及 4 月份	高達港元 1,200 現金 獎賞
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7. 就優惠一，全新客戶需於 2024 年 12 月 31 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 HK\$200 蘋果禮品卡或 HK\$200 之惠康超市禮券。

- a. 合資格客戶必須於 2024 年 2 月 28 日仍然持有優進理財戶口，並仍然為接收市場推廣推送通知，否則，他/她應視為已失去獲贈獎賞之權利。恒生將根據恒生持有的市場推廣意願紀錄以確定合資格客戶獲得優惠一獎賞的資格。恒生的紀錄將為最終及決定性的。

- b. 有關獎賞發放詳情，請瀏覽 MoneyHero 網站：<https://support.moneyhero.com.hk/hc/zh-tw/articles/34527672807321--MoneyHero-Hang-Seng-Preferred-Banking-Account-蘋果禮品卡-惠康超市禮券-之推廣條款及細則>
8. 就優惠二，全新優進理財客戶用恒生 Mobile App 成功開立 Preferred Banking 戶口，並更新接收市場推廣推送通知可獲有關之獎賞。
- a. 本行將於 2025 年 6 月 30 日或以前發放流動電話短訊予合資格客戶於本行登記有效之香港流動電話號碼，通知獲得港幣 200 HKTVmall 電子禮券(「電子禮券」)。為確保合資格客戶收到由本行發出有關獎賞的流動電話短訊，合資格客戶必須已於本行登記有效之香港流動電話號碼，否則將視作自動放棄電子禮券，其得獎資格將會被取消而不作另行通知。
- b. 於存入優惠二獎賞時，合資格客戶必須仍然持有優進理財戶口，並仍然為接收市場推廣推送通知，否則，他/她應視為已失去獲贈獎賞之權利。
- c. 本行將根據本行持有的市場推廣意願紀錄以確定合資格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。
- d. 每位合資格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。
9. 就優惠三，
- a. 合資格客戶須於開立/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. 「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。
- c. 合資格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. 完成「風險評估問卷」或其「風險評估問卷」紀錄仍然有效及；
- iii. 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)
- d. 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，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
港元 100,000 或以上 - 港元 200,000 以下	港元 200
港元 200,000 或以上 - 港元 500,000 以下	港元 600
港元 500,000 或以上	港元 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
2024 年 10 月	2024 年 9 月	2024 年 11 月 30 日或之前	2024 年 12 月份、2025 年 1 月份及 2 月份	2025 年 6 月 30 日或之前
2024 年 11 月	2024 年 10 月	2024 年 12 月 31 日或之前	2025 年 1 月份、2 月份及 3 月份	
2024 年 12 月	2024 年 11 月	2025 年 1 月 31 日或之前	2025 年 2 月份、3 月份及 4 月份	

- e. 本行將於 2025 年 6 月 30 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合資格存款戶口內。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，並符合上述條款 c 的條件。否則，將視作放棄獲贈相關現金獎賞權利。
- f. 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。
- g. 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 2024 年 10 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 (2024 年 9 月) 之「全面理財總值」則為 HKD 0:

	2024 年 12 月之「全面理財總值」(HKD)	2025 年 1 月之「全面理財總值」(HKD)	2025 年 2 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 2024 年 10 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 (2024 年 9 月) 之「全面理財總值」則為 HKD 90,000:

	2024 年 12 月之「全面理財總值」(HKD)	2025 年 1 月之「全面理財總值」(HKD)	2025 年 2 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	20,000	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)

10. 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一及獎賞二同時享用。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。

11. 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。

12. 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。
13. 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。
14. 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 1 October 2024 to 31 December 2024, 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")

- 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.

	Designated Banking Services	Rewards
Reward 1	Open Preferred Banking Account (including approval) through Hang Seng Mobile App and input MoneyHero promo code "HS005"	HKD200 Apple Gift Card or HKD200 Wellcome Shopping Voucher

Reward 2	New Preferred banking customers successfully open Preferred Banking account via Hang Seng Mobile App and Opt-in for Marketing push notification	HKD200 HKTVmall e-Gift Voucher																				
Reward 3	<p>Total Relationship Balance Growth Reward</p> <p>Fund-in and maintain the designated amount according to designated month(s) to enjoy:</p> <table border="1"> <tr> <td>Designated Total Relationship Balance Growth Amount</td> <td>Cash Reward</td> </tr> <tr> <td>HKD100,000 or above – Below HKD200,000</td> <td>HKD200</td> </tr> <tr> <td>HKD200,000 or above – Below HKD500,000</td> <td>HKD600</td> </tr> <tr> <td>HKD500,000 or above</td> <td>HKD1,200</td> </tr> </table> <p>The designated month according to the month of account open/upgrade:</p> <table border="1"> <thead> <tr> <th>Date of opening/upgrading to Preferred Banking</th> <th>Month of comparing designated “Total Relationship Balance” Growth Amount</th> <th>Months for which designated “Total Relationship Balance” Growth Amount and “Total Relationship Balance” requirement must be maintained / fulfilled</th> </tr> </thead> <tbody> <tr> <td>October 2024</td> <td>September 2024</td> <td>December 2024, January and February 2025</td> </tr> <tr> <td>November 2024</td> <td>October 2024</td> <td>January, February and March 2025</td> </tr> <tr> <td>December 2024</td> <td>November 2024</td> <td>February, March and April 2025</td> </tr> </tbody> </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	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	October 2024	September 2024	December 2024, January and February 2025	November 2024	October 2024	January, February and March 2025	December 2024	November 2024	February, March and April 2025	Up to HKD1,200 cash rebate
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December 2024	November 2024	February, March and April 2025																				

Reward 1

- a. New customers need to successfully open Preferred Banking account via Hang Seng Mobile App using the MoneyHero designated promo code ("HS005") on or before December 31, 2024 to get a HK\$200 Apple Gift Card or a HK\$200 Wellcome Shopping Voucher.

Reward 2

- a. New Preferred Banking customers who successfully open Preferred Banking account via Hang Seng Mobile App and Opt-in for Marketing push notification are entitled to redeem HKD200 HKTVmall e-Gift Voucher.
 - i. The Bank will send out an SMS to the phone number (registered with the Bank) of Eligible Customers by 30 June 2025. Eligible Customers can redeem the HKD200 HKTVmall e-Gift Voucher (“e-Gift Voucher”) through the SMS. To ensure Eligible Customers can receive the relevant SMS sent out by the Bank, Eligible Customers must have already registered a valid Hong Kong mobile

- phone number with the Bank. Otherwise, eligible customers shall be disqualified without further notice and the e-Gift Voucher will be considered as forfeited.
- ii. When crediting the reward of reward 2, the Eligible Customer must still hold the new Preferred banking account, and Marketing Preferences must still be maintained as “Opt-in for Marketing push notification”, otherwise he/she shall be deemed to have forfeited his/her right to receive the reward.
 - iii. The Bank will determine the eligibility of the Eligible Customer of reward 2 based on the record of their Marketing Preferences record held by the Bank. The Bank’s records shall be final and conclusive.
 - iv. Each Eligible Customer can enjoy reward 2 only once during the Promotion Period and it cannot be used in conjunction with other promotion and offer of the Bank.

Reward 3

- a. Eligible 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)
- b. “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 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.
- c. Eligible 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. Completed “Risk Profiling Questionnaire” or whose “Risk Profiling Questionnaire” record is valid; and
 - iii. 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.
- d. According to the below Cash Reward Schedule and “Total Relationship Balance Growth Reward” Time Table, the New/Upgrade Customers are entitled up to HKD1,200 cash reward for Designated Total Relationship Balance Growth Amount during the designated month (“Eligible Total Relationship Balance Incremental Reward Customers”).

Cash Reward Schedule

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
October 2024	September 2024	On or before 30 November 2024	December 2024, January and February 2025	On or before 30 June 2025
November 2024	October 2024	On or before 31 December 2024	January, February and March 2025	
December 2024	November 2024	On or before 31 January 2025	February, March and April 2025	

e. The cash reward will be credited into the relevant Eligible Deposit Account of each Total Relationship Balance Reward Incremental Customer on or before 30 June 2025. At the time the cash reward is credited, each Eligible Total Relationship Balance Incremental Reward Customer must continue to maintain a valid Preferred Banking Account, and meet the requirements under point c. above; otherwise, or he/ she will be deemed to have forfeited the right to receive the relevant cash reward.

f. 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.

g. 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 October 2024, the “Total Relationship Balance” (TRB) is HKD0 in September 2024 (the month prior to the account opening month):

	TRB in December 2024 (HKD)	TRB in January 2025 (HKD)	TRB in February 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 HKD1,000,000 or above and failure to fulfill the requirement of maintaining Total Relationship Balance of HKD1,000,000 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 October 2024, the “Total Relationship Balance” (TRB) is HKD90,000 in September 2024 (the month prior to the account upgrading month):

	TRB in December 2024 (HKD)	TRB in January 2025 (HKD)	TRB in February 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	20,000	Not Applicable* (Failure to fulfill 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 HKD1,000,000 or above in the second, the third and the fourth month after account opening month.)

10. Each new customer can only enjoy this offer once during the promotion period. This offer cannot be enjoyed at the same time as Reward 1 and Reward 2 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.

11. 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.

12. 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.

13. 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.

14. 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.