

**Investors should note that all investments involve risks. Prices of investment products may go up as well as down and may even become valueless. Investors should not only base on this marketing material alone to make any investment decision, but should read in detail the offering documents and the Risk Disclosure Statements of the relevant investment products.**

### **General Terms and Conditions:**

- I. The offers are only applicable to customers who meet the account opening requirements and have newly opened / upgraded to an Integrated Account of Prestige Banking ("Prestige Banking") at Hang Seng Bank Limited (the "Bank") branches or Hang Seng Personal e-Banking, or have upgraded to Prestige Banking through phone banking hotline during the period from **1 April 2014 to 30 June 2014 ("Promotion Period")** (excluding (a) existing customers who are holding sole-named or joint-named Prestige Banking; (b) customers who have closed any Prestige Banking with the Bank during the period from 2 October 2013 to 30 June 2014; or (c) those customers whose accounts have been terminated in any periods), unless otherwise specified (the "Eligible Customers").
- II. If customer newly opens / upgrades more than one Prestige Banking, including the sole-named or joint-named account, during the Promotion Period, entitlement to the offers will be based on the Prestige Banking with the earliest account opening / upgrading date.
- III. If customer newly opens/upgrades to Preferred & Prestige Banking during the Promotion Period and fulfills the welcome offers requirement of Prestige Banking, entitlement to welcome offers will be based on Prestige Banking, and the relevant offers of Preferred Banking will not be applicable.
- IV. 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.
- V. The offers are not applicable to corporate accounts customers.
- VI. In case the relevant Prestige Banking is a joint-named account, only the primary account holder can enjoy the offers.
- VII. The Prestige Banking must remain valid at the time the offers are being rewarded. If Eligible Customers have terminated the relevant Prestige Banking or changed such account to other non-Prestige Banking at the time when offers are being given, the Bank reserves the right to deduct from any accounts of the Eligible Customers maintained with the Bank for the amount equivalent to the value of the rewards without prior notice.

VIII. Hang Seng Credit Card Cash Dollars ("Cash Dollars") will be credited to the Hang Seng Credit Card account of each Eligible Customer with the highest Cash Dollars balance. If an Eligible Customer has one or more than one Hang Seng Credit Card accounts with an outstanding Advance Cash Dollars balance, the Cash Dollars will be credited into such Credit Card account with the highest outstanding Advance Cash Dollars balance at the time. Eligible Customer who does not have any applicable Hang Seng Credit Card Principal Card can make enquiries to the Bank and apply for one. The application must be successfully approved one month before crediting the relevant Cash Dollars in order to be eligible for the Cash Dollars offer. If the application for the credit card is not approved, the Eligible Customer will not be offered any Cash Dollars. Upon the crediting of the Cash Dollars, the relevant Credit Card account must still be valid and with a good credit record. The offer is not applicable to Hang Seng Supplementary Card, Commercial Card, USD Visa Gold Card, Renminbi Credit Card, JAL Card, Spending Card, e-shopping MasterCard, or Private Label Card. The Cash Dollars cannot be transferred or converted into cash. The use of Cash Dollars is subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call the 24-hour Hang Seng Credit Card Marketing Enquiry Hotline at 2998 6899.

IX. The Bank 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. The decision of the Bank on all matters relating to this promotion and the related offers shall be final and binding on all parties concerned.

The relevant offers are subject to the terms and conditions of the relevant products/services. 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.

### **Terms & Conditions of the offers:**

- (1) To enjoy the first year monthly fee waiver of Prestige Banking, Eligible Customers who newly open/upgrade to Prestige Banking must maintain a monthly Total Relationship Balance of HK\$500,000 or above for Prestige Banking during the first year monthly fee waiver period. If the Total Relationship Balance of previous month falls below HK\$500,000, a HK\$340 monthly fee will be charged. After the first year monthly fee waiver period, the standard monthly fee for Prestige Banking will be applied if the Total Relationship Balance of previous month is below HK\$1,000,000. For details of the monthly fee, please check with the Bank's staff. The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised 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 as well as Hang Seng MPF balance. For sole-named Integrated Account holders, their other joint-named account(s) will also be included.

- (2) New Customers who have successfully opened Prestige Banking during the Promotion Period and maintain a monthly Total relationship Balance of HK\$1,000,000 or above in the entire month of August 2014 will automatically enter a lucky draw and get a chance to enjoy 10x Cash Dollars (the entitled Cash Dollars included) .

The lucky draw will be carried out randomly by computer. 10 winners in total will be rewarded. The Bank shall credit the relevant Cash Dollars to the winner's Eligible Credit Card Account and notify the winner by post on or before 31 October 2014. The notification will be sent to the winner's correspondence address as registered with the Bank.

- (3) To enjoy the Cash Dollars Reward, each Eligible Customer must maintain a required monthly Total Relationship Balance for Prestige Banking as shown in the table below during the entire month of August 2014.

Eligible Customer maintains A monthly Total Relationship Balance in the entire month of August 2014	Cash Dollars Entitlement		
	Existing Customers Upgraded to Prestige Banking	New Customers	10x Cash Dollars Lucky Draw Winners <sup>^</sup>
HK\$8,000,000 or above	\$800	\$8,000	\$80,000
HK\$3,000,000 - HK\$7,999,999	\$500	\$3,000	\$30,000
HK\$1,000,000 - HK\$2,999,999	\$300	\$1,000	\$10,000
HK\$500,000 - HK\$999,999	-	\$600	-

<sup>^</sup> Applicable to New Customers only

Each eligible Customer can enjoy the Customer Reward once only.

- (4) "New Customers" refer to customers who have newly opened a Prestige Banking at branches during the Promotion Period excluding (a) existing customers who are holding any Hong Kong Dollars / Foreign Currency savings, current, time deposit accounts or any Hang Seng integrated accounts (including Prestige Banking, Preferred Banking and Integrated Account) (collectively, the "Accounts") or; (b) customers who have closed any Accounts with the Bank within the period of 2 October 2013 to 30 June 2014 or; (c) those whose Accounts have been terminated in any period.

Relevant Cash Dollars will be credited to Hang Seng Credit Card account of Eligible Customer on or before 31 October 2014 and a notification letter will be mailed to the customer. If the customer does not have Hang Seng Credit Card during the Promotion Period, the customer must apply for Hang Seng Credit Card and the card must be approved on or before 30 September 2014 in order to enjoy Cash Dollars reward.

(5) Time Deposit - Up to 1.6% / 2.9% p.a. HKD / CNY Preferential Time Deposit Interest Rate:

To be eligible for the preferential Time Deposit interest rate offer, Eligible Customers who opened Prestige Banking are required to set up a Time Deposit(s) in designated currency(ies) and deposit tenor(s) at any branch with New Funds<sup>^</sup> and must satisfy the designated Time Deposit amount requirement. Up to 1.6% p.a. and 2.9% preferential time deposit interest rate is based on Prestige Banking customer for placing time deposit with New Funds in amount of HK\$5,000,000 above and CNY1,000,000 or above in a tenor of 6 months respectively and quoted with reference by the Bank on 24 March 2014. The above interest rate is for reference only. The relevant preferential annualized interest rate is floating and not guaranteed. The interest rate is subject to review according to changes in market conditions from time to time. Before placing the relevant time deposit, please check with the Bank's staff for the effective annualized interest rate for the transaction. The offer is not transferable and cannot be used in conjunction with other time deposit interest rate offers of the same currency.

- <sup>^</sup> "New Funds" refer to funds newly deposited into the Bank using a cheque drawn on any other bank, inward CHATS or T/T during the Promotion Period, thereby increasing the aggregate deposits placed by the customer with the Bank. For clarification of the definition of "New Funds", please contact the Bank's staff. In case of any disputes in relation to the definition of "New Funds", the decision of the Bank shall be final.

**RMB Currency Risk**

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong, like other Renminbi services provided by banks in Hong Kong, are subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). For example, for a personal customer who is a Hong Kong Resident, conversion to/from RMB through banks in Hong Kong is currently subject to a daily limit. Customers should be aware of the time required for conversion of RMB from/to another currency of an amount exceeding the daily limit. The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

(6) Investment Fund Services – as low as Net 1% Fund Subscription Fee Offer:

- (a) Eligible Customers can enjoy net 1% fund subscription fee offer for their first successful subscription of open-ended fund distributed by the Bank via any of our branches from the date of the opening of a new/upgrading to a Prestige Banking to the following calendar month ("Fund Subscription Fee Offer Period"). Please contact our staff for details of the open-ended funds which are covered by this fund subscription fee offer.

- (b) This offer will not apply to any investment fund subscription applications which are received after the cut-off time of the relevant funds on the last day of the relevant Fund Subscription Fee Offer Period of the individual Eligible Customers and such subscription applications will be processed on the next dealing day. Please note that different cut-off times may apply for subscription applications for different funds and/or subscription applications for the same fund through different channels. Customers are advised to contact our staff to enquire about the cut-off time for the relevant subscription applications.
  - (c) This offer does not apply to capital guaranteed funds, fund subscriptions pursuant to any Hang Seng Monthly Investment Plan for Funds, fund subscriptions via iPower Account (under the account number suffix of 384), fund units with no subscription fees (e.g. Class B Units), money market funds, or other funds/ fund transactions as specified by the Bank from time to time.
  - (d) Unless otherwise specified, this offer cannot be used in conjunction with other investment funds related offer(s) of the Bank.
- (7) Flat \$38 Brokerage Fee for HK Stocks Buy/ Sell Trades offer for new customers:  
Terms and conditions apply. For details, please visit [hangseng.com/wealthfocus](https://hangseng.com/wealthfocus) or approach our branch staff for enquiries.
- (8) Auto-payroll - set up new auto-payroll service to enjoy up to \$1,000 Cash Dollars:  
Terms and conditions apply. For details, please visit [hangseng.com/payroll](https://hangseng.com/payroll) or approach our branch staff for enquiries.
- (9) Priority Approval of Prestige Banking Platinum Card and Perpetual Annual Fee Waiver: the priority approval offer and the type of credit card eventually offered are subject to the final decision of the Bank. The Bank reserves the right to revoke this priority approval offer at its discretion without giving any reason therefor. The Prestige Banking Platinum Card is offered to Prestige Banking customers only. In case of cancellation of the Prestige Banking account, the Prestige Banking Platinum Card will also become invalid. Those exclusive offers that can be enjoyed through the Prestige Banking Platinum Card will also be no longer available. Perpetual Annual Fee Waiver for Prestige Banking Platinum Card (including 3 Supplementary Cards) is valid during the entire period which the customer maintains an Integrated Account of Prestige Banking. If customer holds more than one Hang Seng Credit Card, the Perpetual Annual Fee Waiver will be applicable to one of the credit cards with the highest annual fee (including Platinum Card, if applicable) only but will not be applicable to Hang Seng Visa Infinite, World MasterCard, Commercial Card, USD Visa Gold Card and Private Label Card. All annual fees paid prior to accepting this priority approval offer will not be refunded.

**Credit Card – Up to \$800 Cash Dollars Welcome Offer:**

- (a) The promotion period for the up to \$800 Cash Dollars welcome offer is valid from 10 January 2014 to 30 June 2014 (Credit Card Offer Promotion Period).
- (b) Eligible customers have to apply for the Designated Hang Seng Prestige Banking Platinum Card and applications have to be successfully approved during the Credit Card Offer Promotion Period. Each successfully approved credit card which fulfills the spending requirement and terms and conditions of the prevailing Hang Seng Credit Card Welcome Offer will be entitled to an extra \$300 Cash Dollars on top of the prevailing welcome offer, i.e. up to \$800 Cash Dollars welcome offer in total. Eligible customers may choose to enjoy equivalent value of Priceline Hong Kong Cash Travel Voucher as welcome offer.
- (c) “Designated Hang Seng Prestige Banking Platinum Card” refers to (i) Hang Seng Prestige Banking Visa Platinum Card; or (ii) Hang Seng Prestige Banking Platinum MasterCard; or (iii) Hang Seng Prestige Banking RMB Platinum Card.
- (d) Applicable to customers who choose Cash Dollars as welcome offer:  
The above Extra \$300 Cash Dollars will be credited to the relevant credit card account of the Principal Card customer within 2 months upon fulfillment of the spending requirement(s) and a notification letter will be mailed to the Principal Card customer.

Applicable to customers who choose Priceline Hong Kong Cash Travel Voucher as welcome offer:

A redemption letter of the above Extra \$300 Priceline Hong Kong Cash Travel Voucher will be mailed to the Principal Card customer within 2 months upon fulfillment of the spending requirement(s).

- (e) For details of the prevailing Hang Seng Credit Card Welcome Offer and the relevant terms and conditions, please visit [hangseng.com/cards](http://hangseng.com/cards), or approach our branch staff for enquiries.

