

恒生 Preferred 優進理財 X MoneyHero 獎賞

(「獎賞」) 之條款及細則：

1. 優進理財迎新優惠（獎賞 2）推廣期由即日起至 2026 年 3 月 31 日。完整條款及細則（「完整條款及細則」）包括「全新優進理財客戶」定義及優惠詳情請瀏覽
https://cms.hangseng.com/cms/emkt/pmo/grp01/p47/chi/PRF26Q1_TnC.html
2. 除非文義另有所指， 所用詞彙與該等公佈完整條款及細則界定者具備相同涵義。
3. 就文中的（獎賞 1），全新優進理財客戶需於 2026 年 1 月 1 日至 2026 年 3 月 31 日用 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」）成功開立 Preferred Banking 戶口，以獲得港幣 200 超市電子現金券，由恒生銀行直接派發。
 - a. 恒生將於 2026 年 6 月 30 日或以前發放流動電話短訊予合資格優惠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購物禮券，其得獎資格將會被取消而不作另行通知。
 - b. 於存入優惠獎賞時，每位合資格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，否則將視作放棄獲贈相關獎賞之權利。
4. 客戶如需退貨或退款，電子購物禮券所對應的金額將不作為退款款項，而已使用的相關電子購物禮券將不獲補發。
5. 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/或使用電子購物禮券，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。
6. 本優惠由恒生及 MoneyHero 共同主辦。
7. 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。

8. 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。
9. 本條款及細則受現行監管規定約束。
10. 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。

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

1. The promotion period of Preferred Banking Welcome Promotion (Reward 2) is from now until 31 March 2026 (“Promotion Period”). For full terms and conditions (“Full Terms and Conditions”) including the definition of “New Preferred Banking Customer” and offer details, please visit https://cms.hangseng.com/cms/emkt/pmo/grp01/p47/eng/PRF26Q1_TnC.html
2. Unless otherwise defined, capitalized terms used shall have the same meanings as those defined in the full terms and conditions of these announcements.
3. Regarding (Reward 1) mentioned in the article, new Preferred Banking customer must successfully open a Preferred Banking account through Hang Seng Personal Banking mobile app (“Hang Seng Mobile App”) during 1 January 2026 to 31 March 2026 using the MoneyHero designated promotion code “HS005” to receive a HK\$200 supermarket e-voucher, directly distributed by Hang Seng Bank.
 - a. Hang Seng will send a mobile SMS to eligible customer using their valid Hong Kong mobile phone number registered with Hang Seng on or before 30 June 2026 to notify them of the relevant rewards. To ensure that eligible customer receive the relevant reward SMS from Hang Seng, eligible customer must have registered a valid Hong Kong mobile number with Hang Seng, otherwise they will be deemed to have automatically forfeited the e-voucher and their eligibility for the reward will be cancelled without further notice.
 - b. At the time of depositing reward, each eligible customer 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.
4. If customer requires a return or refund, the amount corresponding to the e-

voucher will not be used as a refund, and the relevant e-voucher that has been used will not be reissued.

5. 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.
6. This offer is jointly offered by Hang Seng Bank Limited ("the Bank") and MoneyHero.
7. 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.
8. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These terms and conditions are subject to prevailing regulatory requirements.
10. 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.