



General Terms and Conditions:

1. Unless otherwise specified, the promotion period of Hang Seng Preferred Banking x 3 Hong Kong Offer ("Offer") is from 2 October 2024 to 31 October 2024, both dates inclusive ("Promotion Period").
2. The promotion is organized by Hang Seng Bank Limited ("Hang Seng") and 3 Hong Kong ("3 Hong Kong").
3. Each Eligible Customer can only enjoy the Offer once unless otherwise specified. Offer cannot be used in conjunction with other promotional offers of the same product offered by Hang Seng unless otherwise specified.
4. No person other than the Customer, Hang Seng (which includes its successors and assigns) and 3 Hong Kong (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 provision of these Terms and Conditions.
5. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. These Terms and Conditions are subject to prevailing regulatory requirements.
7. The Offer is governed by these Terms and Conditions and other terms and conditions stipulated by 3 Hong Kong.
8. Hang Seng and 3 Hong Kong reserve the right to vary or terminate the above Offers at any time and to amend the terms and conditions thereof from time to time without prior notice. In case of disputes, the decision of Hang Seng and 3 Hong Kong shall be final.
9. 5G network experience may be affected due to various factors including but not limited to network setting/specification or coverage, the features or functionality of individual mobile device, transmission technology, network traffic and usage, speed of websites servers, service stability of other content providers, weather and other circumstantial factors (e.g. blockades such as buildings, mountains, tunnels) which may lead to radio interference.
10. Unless otherwise specified, the usage entitlement and fee of the monthly plan apply to local services only.
11. All service contents and charges are subject to final decision of 3 Hong Kong. 3 Hong Kong reserves the right to change the contents and charges without prior notice.
12. The Offers are also subject to (a) [3G, 4G LTE and 5G Service Terms and Conditions](#) and (b) [3HK Service Usage Policy and Fair Usage Policy](#); and (c) the terms and conditions as set out in this document of 3 Hong Kong. Please contact 3Shop staff for any enquiry.
13. 3 Hong Kong reserves the rights to amend the charges and terms and conditions of the Service and to suspend or terminate any part of the Service at any time without prior notice, especially in case where roaming partner terminates cooperation with 3 Hong Kong. 3 Hong Kong shall have the final decision in case of any dispute.
14. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Cross-sell Preferred Banking Account to existing 3 Hong Kong customers ("Offer"):

Hang Seng Preferred Banking x 3 Hong Kong Offer ("Offers"):

1. Unless otherwise specified, Offers are only applicable to 3 Hong Kong personal customers who meet the account opening

- requirements and have newly opened Integrated Account of Preferred Banking (“Preferred Banking”) through Hang Seng Personal Banking Mobile App during the Promotion Period (the “Eligible Customer(s)”). The Eligible Customers exclude:
- a. existing customers who are holding sole-named or joint-named Preferred Banking; or
 - b. customers who have closed any sole-named or joint-named Preferred Banking with Hang Seng in the previous 12 months prior to the account opening month; or
 - c. customers whose accounts have been terminated in any period.
2. “New Customer(s)” mentioned herein refers to the Eligible Customers, who are not:
 - a. existing customers who are holding any Hong Kong Dollars/Foreign Currency savings, current, time deposit accounts or any Integrated Accounts at Hang Seng (including Prestige Banking, Preferred Banking and any other Integrated Account) (the “Existing Customer(s)”), or
 - b. customers who have closed any of the above accounts with Hang Seng in the previous 12 months prior to the account opening month, or
 - c. customers whose accounts mentioned above have been terminated in any period.
 3. Eligible Customer is required to use the same mobile number registered for mobile service account of 3 Hong Kong to open Hang Seng Preferred Banking account.
 4. If an Eligible Customer has opened 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 date.
 5. In case the relevant Preferred Banking is a joint-named account, only the primary account holder can enjoy the Offer.
 6. The Offer is not applicable to commercial customers.
 7. In case of any disputes, Hang Seng’s records shall be final and conclusive.
 8. \$150 service fee rebate (“Offer 1”)
 - a. Offer 1 is only applicable to first 2,000 customers who successfully open Hang Seng Preferred Banking account via Hang Seng Mobile App with 3 Hong Kong promo code “HS004” and complete rewards registration form on or before 31 October 2024. Offer 1 is available on a first-come-first-served basis while the quota lasts.
 - b. Offer 1 will be credited by the Merchant to Customer’s mobile service account in equal instalments of HK\$50 rebate each on the 4th-6th bill month from the end of Promotion Period. If the Eligible Customer’s mobile service account and/or its Hang Seng Preferred Banking account is terminated, all unposted rebated will be forfeited without any form of reissue.
 - c. Offer 1 is not applicable to the customer who hold a mobile service account of any 3 Hong Kong secondary SIM. Eligible Customer with negative payment history of 3 Hong Kong bills or service has been suspended due to late payment are not eligible for Offer 1.

Requirement of Offer 1	Reward
Successfully open Preferred Banking account via Hang Seng Mobile APP with designated promotion code “HS004” and complete rewards registration form	HKD150 service fee rebate

9. \$50 service fee rebate (“Offer 2”)
 - a. Eligible Customer can earn up to HK\$50 service fee rebate upon fulfilling the conditions herein: (i) successfully apply for Hang Seng Direct Debit Authorization Service by 30 November 2024 to settle 3 Hong Kong service bills for 4

- consecutive months or above; and (ii) successfully open Hang Seng Preferred Banking account via Hang Seng Mobile App with 3 Hong Kong promo code “HS004” and complete rewards registration form within the Promotion Period.
- b. Offer 2 is only applicable to first 2,000 customers who successfully apply for Hang Seng Direct Debit Authorization Service on a first-come-first-served basis while the quota lasts.
- c. Offer 2 will be credited by the Merchant to Eligible Customer’s mobile service by instalments on the 4th-6th bill month from the end of Promotion Period. If Eligible Customer’s mobile service account and/or its Hang Seng Direct Debit Authorization Service is terminated, all unposted rebated will be forfeited without any form of reissue.

Distribution of HK\$50 Rebates		
First Allocation (4 th bill month)	Second Allocation (5 th bill month)	Last Allocation (6 th bill month)
HK\$15	HK\$15	HK\$20

- d. Offer 2 is not applicable to the customer who (i) has already applied Hang Seng Direct Debit Authorization Service for payment of 3 Hong Kong bills; and (ii) cancelled & re-applied Hang Seng Direct Debit Authorization Service for payment of 3 Hong Kong bills during Promotion Period; and (iii) hold a mobile service account of any 3 Hong Kong secondary SIM. Customer with negative payment history of 3 Hong Kong bills or service has been suspended due to late payment are not eligible for Offer 2.

Requirement of Offer 2	Reward
Successfully apply for Hang Seng Direct Debit Authorization Service by 30 November 2024 to settle 3 Hong Kong service bills for 4 consecutive months or above	Extra \$50 monthly service fee rebate

10. Eligible Customers must maintain a valid Preferred Banking account and 3 Hong Kong account at the time the relevant monthly fee rebate is being credited. If Eligible Customers have terminated the relevant Preferred Banking or changed such account to a non-Preferred Banking at the time when rewards are being awarded, Hang Seng reserves the right to deduct from any accounts of the customers maintained with Hang Seng an amount equivalent to the value of the reward without prior notice.
11. Each Eligible Customer can enjoy Offer 2 only once during the Promotion Period and it can be used in conjunction with Preferred Banking Welcome Rewards unless otherwise specified.
12. For details of Preferred Banking Welcome Rewards, please visit hangseng.com/prfpromo.
13. By participating in the Offer, Customers accept and agree to be bound by the terms and conditions thereof and agree that 3 Hong Kong may use his/her personal information for the purpose of the Offer in accordance with 3 Hong Kong’s privacy policy.
14. Offer is not transferable, and cannot be redeemed for cash or other products, and cannot be used in conjunction with other Hang Seng promotional offers unless otherwise specified. Not applicable to returns and refunds.