



## Our Customers

### Our Approach

Our customer-centric service puts strong emphasis on building long-term relationships. Since opening our doors more than 85 years ago, our commitment to core values – such as professionalism, passion, and taking a prudent but progressive approach – has earned us the trust and loyalty of our customers. Our services are currently used by more than half of the residents of Hong Kong.

We deliver product and service excellence by combining innovation with integrity. This includes providing clear, honest information that is tailored to the specific needs of different customers; practising open communication and full accountability in all our business dealings; and having high

respect for client privacy. We are strengthening our connectivity with customers by investing in technology and data analytics, mobile and online channels, network enhancement, and product development.

The Bank continues to focus closely on customers' increasing concerns about sustainability and environmental conservation. We regularly launch operational initiatives that address issues such as paper waste and excessive energy consumption. Our efforts even extend to our products and services; for example, we offer financing schemes that incentivise customers to go green in their own business operations.

We work to improve financial literacy within our community. The objective is to empower individuals and businesses to achieve financial security and move forward with their wealth management goals.

To safeguard our customers' interests, we continue to implement the OHSAS 18001:2007 Safety Management System to maintain a safe environment within our premises; to strengthen and significantly invest in our ability to prevent, detect and respond to data leakage risks and protect customer privacy; and to deliver high quality service that ensures we maintain excellent customer satisfaction.

### Understanding the Needs of Our Customers

A deep understanding of our customers' financial needs and objectives underpins our reputation for service excellence. We provide channels such as suggestion forms and hotlines for customer-initiated feedback. We proactively gather opinions – which includes the use of comprehensive surveys to assess customer satisfaction – to enhance our ability to provide outstanding service.

We identify our strengths, areas for improvement and industry best practices through local market benchmarking exercises. We also operate a mystery shopping programme to monitor and ensure quality service by frontline staff at our manned outlets.

Data analysis plays an important role in how we gauge the performance of our products and services and identify enhancement opportunities. Building on analytic insights, we use focus groups to help affirm that new products and services

will meet the needs of their intended audiences. We also continuously review the customer experience across service touchpoints to enhance our service delivery.

We closely monitor markets to identify emerging trends and opportunities, to offer products and services that meet unserved or underserved customer needs. We expand and enhance our digital platforms, which allow customers to perform a wide range of investment transactions online, and provide an array of information to facilitate their financial decision-making.

The annual Banking Study, conducted by independent research firm Kantar Hong Kong, assesses customer satisfaction with respect to the eight major banks in Hong Kong. In the 2018 survey, we were the bank most recommended by customers in Hong Kong. We also had the highest rated banking services among the eight banks, a status we have maintained for 14 consecutive years.

We aim to achieve at least 80% customer satisfaction. In the past four years, our customer satisfaction rate has been more than 90%.

Year	Customer Satisfaction Rate (%)
2018	99
2017	98
2016	95
2015	92

Our Online Community allows us to connect with target consumers, build close relationships with them, and gain deeper understanding of their opinions and perceptions. It also enables us to explore the unmet needs of our customers and the market, co-create new products and services, and obtain guidance on go-to-market planning for new product launches.

## Service Excellence >>>

As we uphold our keystone principle of service excellence, we continue to receive recognition for our banking and financial services.

Organiser / award	Category
<i>The Asian Banker</i> Transaction Banking Awards 2018	<ul style="list-style-type: none"> <li>• The Best Cash Management Bank in Hong Kong</li> <li>• The Best Payment Bank in Hong Kong</li> <li>• The Best Transaction Bank</li> </ul>
<i>Asian Banking &amp; Finance</i>	<ul style="list-style-type: none"> <li>• Hong Kong Domestic Trade Finance Bank of the Year 2018</li> <li>• Hong Kong Domestic Technology &amp; Operations Bank of the Year 2018</li> </ul>
<i>The Asset</i> Triple A Treasury, Trade, Supply Chain and Risk Management Awards 2018	<ul style="list-style-type: none"> <li>• Best in Treasury and Working Capital – SMEs Hong Kong</li> </ul>
<i>Bloomberg Businessweek</i> (Chinese edition) Top Fund Awards 2018	<ul style="list-style-type: none"> <li>• Best Performer: Equity – Taiwan (<i>Hang Seng Investment Series – Taiwan Index Fund</i>)</li> <li>• Best Performer: Equity – Greater China (<i>Hang Seng Investment Index Funds Series – Hang Seng CEI ETF</i>)</li> <li>• Best Performer: MPF (1 Year) Equity – Greater China (<i>Hang Seng Mandatory Provident Fund – ValueChoice – Hang Seng H-Share Index Track Equity – EMEA</i>)</li> <li>• Best Performer: MPF (1 Year) Equity – EMEA (<i>Hang Seng Mandatory Provident Fund – ValueChoice – ValueChoice European Equity Fund</i>)</li> <li>• Best Performer: MPF (5 Years) Equity – Greater China (<i>Hang Seng Mandatory Provident Fund – ValueChoice – Hang Seng H-Share Index Track</i>)</li> <li>• Best Performer: MPF (5 Years) Equity – EMEA (<i>Hang Seng Mandatory Provident Fund – ValueChoice – ValueChoice European Equity Fund</i>)</li> </ul>
<i>CAPITAL</i> The 9th Merits of Achievement in Banking & Finance 2018	<ul style="list-style-type: none"> <li>• Wealth Management Banking</li> </ul>
<i>CAPITAL</i> Best of the Best Choice for Executives Awards 2018	<ul style="list-style-type: none"> <li>• Capital Outstanding Life Insurance Service Brand</li> </ul>
<i>CAPITAL</i> Weekly PRO Choice Awards 2018	<ul style="list-style-type: none"> <li>• PRO Choice Award – Commercial Banking</li> </ul>
<i>EastWeek</i> Hong Kong Classic Brands 2018	<ul style="list-style-type: none"> <li>• Hall of Fame Award</li> </ul>
<i>EastWeek</i> Hong Kong Service Awards 2018	<ul style="list-style-type: none"> <li>• Bank (Retail Banking)</li> </ul>
<i>Economic Digest</i> Outstanding Brand Awards 2018	<ul style="list-style-type: none"> <li>• Personal Banking Services</li> </ul>
<i>Etnet</i> Fintech Award 2017	<ul style="list-style-type: none"> <li>• Outstanding Virtual Assistant Service</li> </ul>
<i>HKET e-zone</i> e-brand Awards 2018	<ul style="list-style-type: none"> <li>• The Best of Consumer e-banking Service Provider</li> <li>• The Best of SME e-Banking Service Provider</li> </ul>
<i>Hong Kong Business Magazine</i> Hong Kong Business High Flyers Award 2018	<ul style="list-style-type: none"> <li>• Best Commercial Bank</li> <li>• Outstanding Insurance Company</li> </ul>

## Service Excellence >>>

Organiser / award	Category
The Hong Kong Chinese Importers' & Exporters' Association	• Outstanding Import & Export Industry Partner Award 2018
The Hong Kong General Chamber of Small and Medium Business	• Best SME's Partner Award 2018
IDC Digital Transformation Awards 2018	• Omni-experience Innovator of the Year
<i>iMoney</i> Insurance Excellence Award 2018	• Most Popular Local Insurance Bank
Institute of Financial Planners of Hong Kong (IFPHK) Financial Education Leadership Awards 2018	• Best Corporate Financial Education Leadership of the Year • Corporate Financial Education Leadership – Gold Award • Accredited Professional Financial Planning Firm
<i>Marketing Magazine</i> Marketing Excellence Awards 2018	• Excellence in OTT/TV Advertising - Silver
<i>Marketing Magazine</i> The MARKies Awards 2018	• Best Use of Search - Gold and Bronze
<i>Metro Finance</i> Hong Kong Leaders' Choice Award 2018	• Excellent Brand of SME Finance Services
<i>Metro Broadcast</i> Hong Kong Digital Brand Awards 2018	• Outstanding Online Personal Banking Services
<i>Metro Radio</i> RMB Business Outstanding Awards 2018	• Outstanding Integrated Banking Business – Customer Services • Outstanding Corporate/Commercial Banking – Cross Border Commercial Banking
<i>Ming Pao Weekly</i> Elite Awards 2017	• Banking and Finance
<i>Next Magazine</i> Next Top Service Awards 2018	• Personal Banking Services
<i>Sing Tao</i> Service Awards 2017	• SME Banking Services
<i>SkyPost</i> Banking & Finance Awards 2018	• Banking and Financial Services – Excellence Award for Wealth Management Banking Service • Banking and Financial Services – Outstanding SME Banking Partner • Credit Card Services – Excellence Award for Local Spending • Insurance Services – Excellence Award for Insurance Planning
<i>SkyPost</i>	• CSR Award 2018
<i>SMBWorld</i> The 12th SMBWorld Awards 2018	• Best SMB Partner (e-Banking)
<i>WealthAsiaMedia</i> BENCHMARK Wealth Management Awards 2018	• Good Governance – Academy of the Year • Outstanding Achiever – Academy of the Year • Ground Zero Award
<i>Yahoo</i> Big Idea Chair Awards 2018	• The Perfect 10 • Best Targeting Strategy – Outstanding • Best Native Ad Campaign – Merit

## Our Customers

### Service Excellence >>>

#### Handling Customer Feedback

Business units, frontline staff and our Customers Relations teams are collectively responsible for receiving customer opinions, comments and suggestions. We have a standardised complaint-handling procedure to ensure customer feedback is dealt with in a consistent, efficient manner that abides by the service pledges contained in our internal procedure manual and external guidelines.

The Customer Relations teams of our various business units handle comments and resolve complaints independently. They aim to acknowledge receipt of comments or complaints within two working days, and to resolve most issues as soon as possible. Should a matter require further investigation, the teams strive to provide a response within 30 days. If any issue that warrants remedial action is identified during the investigation, the Bank takes the necessary steps for rectification.

Senior management regularly reviews reports on customer suggestions, compliments and complaints. Lessons learnt from customer feedback are communicated to staff to improve service and encourage best practice.



Our Customer Relations teams aim to acknowledge receipt of comments or complaints within **2 working days.**



## Our Customers

### Access for All >>>>

Our aim is to provide convenient, secure, fast access to financial services. This involves harnessing the power of technology to offer services across a wide range of platforms, giving customers greater choice and control in managing their finances. It also means careful planning of our network of outlets, and giving consideration to the particular needs of diverse demographic groups in our community.

### Key Initiatives in 2018

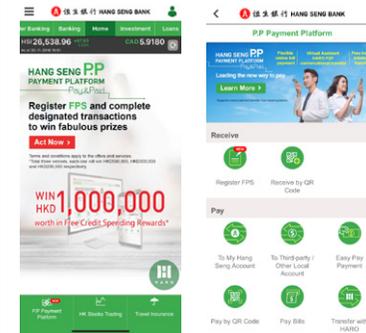
In a fast-moving market, Hang Seng provides comprehensive banking and investment services anytime, anywhere, via e-Banking, hangseng.com and mobile apps. We are also launching numerous fintech initiatives to provide customers with even more digital banking solutions that integrate seamlessly into their increasingly mobile lifestyles.

### Digitised Insurance Products

In 2018, we successfully opened an online sales channel with multiple new insurance products; a remarkable achievement as we strive to connect with younger and mass segments, and transform our business model into a more digitised model. This effort has met with encouraging market response, and we now aim to provide even more digitised products and services that make shopping for insurance easier.

We have expanded our life insurance beneficiary options from seven to up to 15, covering grandparents, stepchildren and cohabiting partners, among others. These changes reflect a need for greater clarity and transparency in addressing new customer needs as a result of a broader range of committed and familial relationships in today's society.

New Products/Services	Highlights
Chatbot DORI (Dining, Offers, Rewards, Interactive)	An alternative channel for searching Hang Seng credit card promotions for dining and shopping, and for making restaurant reservations
Virtual Assistant HARO (Helpful, Attentive, Responsive, Omni)	A convenient way for customers to search general banking information, identify appropriate product/services for application, make small limit transfers, make bill and tax payment via speech-to-text, and view credit card e-statements and account portfolios at a glance. It also provides calculators that allow customers to identify the loan products most suited to their financial needs
Faster Payment System (FPS)	24/7 real-time payment and transfer services to other local banks in Hong Kong. It also supports fund transfers in HK dollars and renminbi using a mobile number, proxy identifier or email address, even without the payee's account number
Biometric Authentication	A software-based security token, MSK, enables the Hang Seng Personal Banking mobile app to perform transactions at a higher level of security. MSK and the biometric authentication tie-in offers our customers a quicker, more convenient way to access online banking services, including instant updates of personal details, changing online limits and conducting high-risk transactions, without having to use a physical security device
Voice ID	Enables customers to use seven additional phone banking services when accessing the designated hotlines
Key Facts Statement	Easy access to information about interest rates, fees, and charges for loan and card products



## Access for All >>>>

### Serving Special-needs Populations

We are working to improve special-needs access to our banking services. Our website is designed to emphasise readability and ease of navigation. As of the end of 2018, we had 286 outlets, including street-level branches, MTR branches, a Mobile Branch and standalone automated banking centres. We strive to improve customer access and facilities progressively, and to achieve standards that comply with, or exceed, government regulations. We plan to carry out most of our existing branch enhancement and improvement in the first half of 2019, during which we will adopt a barrier-free approach for new branches.

At the end of 2013, we introduced Social Caring Counters at selected branches. These designated counters provide priority service to the elderly, disabled and other customers in need. As of the end of 2018, we had Social Caring Counters in 21 branches.

As part of our partnership with Hong Kong Seeing Eye Dog Services (HKSEDS), visually impaired customers have been able to bring their HKSEDS assistance dogs into the banking halls of designated Hang Seng branches since 2013. Other initiatives in this partnership include having some of our branches designated as HKSEDS training sites.

To enhance service accessibility, we increased our number of voice-navigable automated teller machines (ATMs) for visually impaired customers to 40 in 2018. By plugging headphones into an ATM, customers can activate voice navigation mode to withdraw cash, make balance enquiries, transfer funds and change password services. We also provide audible security token for access personal e-banking for visually impaired customers.

### Customer Convenience

Our Mobile Branch, launched in late 2017, reflects our commitment to improving financial inclusion. It provides access to banking services at four public housing estates in Hong Kong. We plan to expand this service to five public housing estates, on a rotational basis, in the first half of 2019. A second Mobile Branch will be in operation by 4th quarter of 2019.

In addition to two teller counters that offer a range of general banking services, Mobile Branch features built-in accessibility facilities to accommodate the needs of customers. These include:

- Wheelchair access platform
- 'Seeing Eye Dog' sign by HKSEDS
- Magnifying glass
- Portable Audio Frequency Induction Loop System, catering to customers using hearing aids

Designed to appeal particularly to busy professionals and younger customers, our iPoint sales and service centres are located in high-traffic areas. All iPoint centres operate from 11:30 to 19:30, Monday to Sunday (except the Kwun Tong iPoint, which does not open on Sundays).

As of the end of 2018, there were 571 Hang Seng ATMs, providing 24-hour services across Hong Kong. We have expanded our foreign exchange ATM service, which offers the widest range of currency choices in Hong Kong, from eight to 14 sites.

As of 31 December 2018, we had 2 million Personal e-Banking customers; an increase of 8% from 2017.



- **1 Mobile Branch** roving across **4** public housing estates
- **3 branches and 30 ATMs** at public housing estates



## Access for All >>>>

### Transparency, Accountability, Choice

In all our external communications, we are committed to providing clear, transparent and balanced information to our customers. To comply with relevant codes, regulations and requirements from the Hong Kong Monetary Authority (HKMA), the Securities and Futures Commission (SFC) and the Hong Kong Association of Banks (HKAB), and in accordance with the HSBC Group's Global Function and Global Business Functional Instruction Manuals, all products and marketing materials are approved by relevant parties, including the Products, Marketing, Communications, Legal and Regulatory Compliance teams. In addition, product and marketing communications – such as product features, terms and conditions, fees and charges, and any associated risks – are clearly communicated so clients can make informed decisions. In 2018, our advertising and labelling activities complied with local laws and regulations.

We care about our customers; hence, our Health and Safety Policy includes, "The Bank acknowledges and accepts its responsibilities for securing the health, safety and welfare of all its employees, of contractors working at premises over which it has control, and of visiting members of the public." In 2018, Hang Seng successfully completed the Full Recertification Assessment process. The British Standards Institution (BSI) recognised that our BS OHSAS 18001:2007 Safety Management System is operating effectively and complies with health and safety requirements.

We offer a diverse range of personal banking and wealth management products. Where appropriate, we present a number of product options so customers can select the solution that best suits their requirements and, if relevant, is in line with their personal appetite for risk. It is our policy to sell products and services based on customers' specific needs. This supports our principles of providing 'the right product and service, at the right time, for the right customer, in the right way' and pursuing 'ethical and fair dealings for long-lasting business'.

We have established the Brand Centre: an internal corporate identity resource site to help all staff learn about our branding guidelines and correct application of our brand identity. Our Marketing Department helps to monitor these areas, while our Legal Department provides advice and ensures that appropriate procedures are in place to avoid any violation or infringement of intellectual property rights, patents and related rights of third parties.

### Customer Privacy

Ensuring the privacy of our customers' personal information and other data is critical in maintaining our reputation for good governance and establishing the trust that underpins lasting business relationships. We fully comply with the Personal Data (Privacy) Ordinance and have established a set of Privacy Principles to guide staff in protecting customer information. Our branch facilities are designed to offer privacy to customers who need to discuss sensitive or confidential financial management matters. In 2018, in addition to regular data privacy training, two in-house data privacy seminars were given by the Office of the Privacy Commissioner for Personal Data, Hong Kong, to foster staff's understanding of data privacy.

Customers are notified of our purposes of collection and use of personal data, the classes of transferees, classes of marketing subjects and their data access and correction rights. Our customers can easily access our Privacy Policy, 'Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance', and Cookies Policy in '[The Important Message to Readers and Internet Privacy Policy Statement](#) >>' on our public website. An independent assessment of personal internet banking – with reference to the Risk Management of E-banking module (TM-E-1) of the Supervisory Policy Manual issued by HKMA SPM was performed in 2018 – by an external assessor, KPMG. It confirmed that the Bank met all data privacy requirements as stipulated in the SPM.

We have an incident management procedure to handle and manage customer privacy breaches. All staff are required to identify and report data leaks to the hotline promptly, for subsequent reporting to relevant Subject Matter Experts. They validate reported cases, investigate and judge their severity and impact, and, if appropriate, escalate the matter to the Core Team. Subject Matter Experts also provide advice and guidance on how to contain and respond to cases, identifying remedial activities and lessons learned.

In 2018, seven substantiated complaints concerning customer privacy breaches were identified and investigated. All were caused by a single incident of maintenance error related to personal particulars. They were resolved with appropriate remedial and preventive measures.

### Products & services offered to university students



• 5 branches  
and 17 ATMs  
at local universities

- Tertiary students are of low earning power. Through our **Green Banking Integrated Account**, these users can open accounts without concern for minimum balance requirements and enjoy annual fee waivers. These features help students **reduce their financial burden** and gain access to more of the products and services they need, as well as discounts and privileges.

## Access for All >>>>





## Our Customers

### Championing Local Business >>

**B**uilding lasting partnerships with small and medium-sized enterprises (SMEs) is one of our key areas of focus. By working with these businesses, we support the local economy and help create employment opportunities and wealth.

We offer a wide range of products tailored specifically for SME customers. We continue to enhance service delivery through better use of technology and improved relationship management.

In 2018, Hang Seng supported and acted as one of the lenders in the first green loan in the market. This was approved to fund New World Development's King's Road Commercial Re-development Project for sustainable building designs and development. Taking into consideration green building standards, renewable energy, resource efficiency, waste management and climate change adaptation, the project supports profitable, sustainable development that services the needs of the people and communities.

We also introduced the Green Financing Promotion Scheme, to encourage corporate customers to acquire environmentally friendly equipment that supports their sustainable development. (See more on [Promoting Green Finance >>](#))

Our continuing commitment to supporting SME businesses in 2018 earned us our 13th consecutive Best SME's Partner Award from the Hong Kong General Chamber of Small and Medium Business, and our seventh consecutive Hong Kong Domestic Trade Finance Bank of the Year award from *Asian Banking & Finance*.

### Business at Customers' Fingertips

Our Global Liquidity and Cash Management Department (GLCM) clients range from multinational corporations (MNCs) and large corporates to local SMEs. Solutions provided range from total

cash management to package products. They also include cross-border solutions between the Mainland and Hong Kong.

GLCM is committed to offering digital connection and transaction platforms to suit our business customers' needs. Targeting SME and mid-medium enterprises (MME) customers, our Business e-Banking provides comprehensive online services, while the Hang Seng HSBCnet platform was developed specifically for MNCs. Selected banking functions such as fund transfer and transaction authorisation are available on corresponding mobile apps supporting both iOS and Android smartphones.

We continue to upgrade our digital banking services to deliver a more efficient and user-friendly experience. We revamped our Business Internet Banking platform to expand our ability to provide a wide range of more responsive products.

We launched fingerprint and facial authentication on the Business Mobile Banking and Hang Seng HSBCnet mobile apps to offer customers a simpler, faster and more secure way to view their account balances and to perform transactions. A new online platform enables our customers to make online shipment declarations and to obtain instant insurance certification. Through our Business Banking mobile app, customers can upload documentation for loan and card applications. We have also extended auto-enrolled SMS or WeChat notification services on inward/outward remittance telegraphic transfers to Mainland and overseas customers.

In 2018, we were a key developer of a blockchain-based trade finance platform launched by the Hong Kong Monetary Authority. The platform, called eTradeConnect, generates paperless e-bills to improve trading efficiency and reduce the risk of fraud. For example, we completed a blockchain transaction between two corporate customers for the sale and purchase of apparel accessories. The preparation and transmission of digital trade documents, auto matching, and the raising of the trade finance request, were all conducted via eTradeConnect.

### A Total Solution for SMEs

Our Trade Finance teams help SME customers handle their trading business. Customers on the Mainland can call our Hong Kong toll-free hotline number to make commercial banking-related enquiries. SME customers can upload supporting documents for their business loan applications via the Business Banking Mobile App, available from January 2017, as well as our website. These platforms also help reduce the use of paper associated with traditional channels such as fax and post.

As an active, long-time supporter of environmental protection, we introduced the Green Financing Promotion Scheme to encourage corporate customers to acquire environmentally friendly equipment that enhances resource efficiency, reduces pollution, protects the global environment and supports the sustainable development of corporate customers.

We actively participate in the SME Financing Guarantee Scheme, supported by the Hong Kong Mortgage Corporation. This helps SMEs acquire funding to meet their business needs.

In collaboration with external parties and associations, we run regular seminars for SMEs and corporate customers on topics related to financing solutions, cash management, trade finance, taxation and investment markets. These seminars improve financial literacy and awareness of financial management tools. We also target diverse SME segments – from schools to NGOs – to better understand their specific needs, so we can provide effective, useful solutions.

## Championing Local Business >>

### Key Initiatives in 2018

New Products/Services	Highlights
Virtual Assistant BERI (Business, Efficient, Responsive, Interactive)	An efficient, responsive and interactive way to handle general enquiries on Hang Seng Business Banking services, including deposits and integrated accounts services and features, account opening process, cash management services, and servicing channels. It also provides detailed information on account opening process and requirements to the interested customers
24/5 and Real-time FX Rate	Customers can now perform FX transactions on our e-platforms on a 24/5 basis and obtain real-time FX rates to perform FX-related transactions
WeChat	Allows customers to bind their WeChat accounts to Business e-Banking accounts, to receive transaction notification alerts and the latest market information
Faster Payment System	Customers can now make real-time third-party payments and transfers
eTradeConnect	<ul style="list-style-type: none"> <li>• Produces digital trade documents for electronic transmission over a Distributed Ledger Technology (DLT) network, reducing processing time from five-10 days to 24 hours</li> <li>• Encrypts the information block in the transaction chain and records it in the form of a distribution ledger, which is not owned by any single entity and cannot be changed/deleted once created. This increases trust among participants</li> <li>• Replaces the manual process with an auto-checking function that verifies invoices against smart contract purchase orders, with discrepancies highlighted</li> </ul>

### Promoting Green Finance



Developed by the Hong Kong Quality Assurance Agency (HKQAA), the Green Finance Certification Scheme facilitates the development of green finance and green industries for a more sustainable future.

According to the List of Certification published by the HKQAA, a total of 12 green financing transactions, including nine green bonds and three green loans, were completed in Hong Kong as of December 2018. Among these were the first green loan in the market – for the New World Development’s King’s Road Commercial Re-development Project (NWD Project) – and a green loan to Leo Paper Group. Both of these were supported by Hang Seng.

To be eligible for green financing, the relevant funding transactions must follow green principles. These include, but

are not limited to, the use of proceeds, project evaluation and selection, management of proceeds, and reporting. Examples include developing buildings in accordance with green building standards, improving energy and water efficiency through sustainable design, and strengthening building resilience to climate change impacts.

For the NWD Project, we contributed HK\$900 million in a club loan of up to HK\$3,600 million with a loan repayment period of five years. The loan is to be used to finance the construction of a green commercial redevelopment project that has achieved the world’s first WELL Building Standard Pre-certification (Platinum), as well as BEAM Plus New Building Version 1.2 (Provisional Platinum) and LEED Building Design and Construction Core and Shell Version 2009 Pre-certification (Platinum).

The costs of green measures – such as retrofitting energy-efficient chillers, luminaires and heaters – can discourage companies from adopting them. As one of the participating banks in Hong Kong Electric’s Smart Power Loan Fund and CLP’s Energy Saving Loan Scheme, we offer preferential loans for corporate clients to help them finance initiatives and realise their energy-saving goals.

Our Green Financing Promotion Scheme also offers privileges, to encourage corporate customers to acquire environmentally friendly equipment that enhances their resource efficiency and reduces pollution and supports their sustainable development. This Scheme is applicable to lending products including our General Banking Facility and SME Financing Guarantee Scheme and Business Loan, as well as a wide range of equipment suitable for Hong Kong and mainland China. The repayment period is up to seven years.

## Our Customers

### Tailor-made Global Banking and Treasury Solutions

Hang Seng's Global Banking and Markets provide a broad spectrum of financial services to large corporations and financial institutions. In addition to standard banking products, we provide solutions tailored to the specific needs of different customers.

To improve the operating efficiency of our Global Banking clients, we tailor cash management solutions on top of general banking services.

In addition to customising treasury solutions for our customers, we organised seminars in 2018, to increase customer awareness of interest rate trends and the financial market environment. These seminars included up-to-date information such as developments in renminbi onshore/offshore policies and regulatory requirements, economic outlooks, and treasury product features to help customers capture market opportunities and fulfil hedging needs.



### Helping Customers Overcome Financial Challenges

We are committed to working with customers facing challenging financial situations.

Our internal guidelines for working with personal customers are based on the Hong Kong Approach to Consumer Debt Difficulties, issued by the HKMA. We have a dedicated unit for handling debt relief plans that works with the individuals involved, to review their specific circumstances. Where a genuine difficulty exists, solutions may include extending a repayment schedule or offering partial relief.

We provide assessment and advisory services for business customers facing financial challenges. We work with clients to assess their position and determine the best course of action. This may involve loan/debt rescheduling and restructuring, to provide breathing space for a business to get back on track.

Providing timely market information and appropriate treasury products are among the ways in which we assist customers in a fast-changing market. Our dedicated, professional team of product specialists, traders and economic analysts provides fully integrated financial solutions and 24-hour global market coverage. Our well-developed IT infrastructure enables us to deliver quick access to key markets and provide updated financial market information to customers. Based on the uncertain foreign exchange market and gradual interest rate hikes of 2018, we developed tailor-made treasury products to help customers better manage foreign exchange and interest rate risks.



## Our Customers

### Community Outreach

At a broader community level, we partner with local non-governmental organisations – including the Caritas Family Crisis Support Centre and the Tung Wah Group of Hospitals' Healthy Budgeting Family Debt Counseling Centre – to help individuals in financial difficulty, by offering them debt-restructuring services.

In January 2018, we co-organised a community event with St. James' Settlement that promoted financial literacy to more than 500 young people and local residents and raised their awareness of the launch of the Mobile Branch.

Leveraging our core strengths and staff expertise, we help people from various backgrounds make informed money management decisions through improved financial literacy. Our volunteers participate in the Financial Education programme organised by the Hong Kong Association of Banks and the Hong Kong Council of Social Service, which provides financial management advice to low-income individuals. They also work with local charity Po Leung Kuk to teach young children basic money management concepts through role-play, group games and group discussions.

For the first time, Hang Seng Insurance organised Hong Kong's first joint university business case competition, focusing on the insurance business. Co-hosted with the CUHK Business School, the competition provided tertiary students with a chance to better understand the Hong Kong insurance market and gain real-world experience in addressing the strategic challenges and managerial dilemmas faced by senior insurance leaders. Hang Seng will offer job opportunities to the winning teams and finalists. Before the final presentation, six senior management members from the Insurance Department hosted a workshop and coached the finalists by sharing their expertise and offering preparation tips.



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## Our Customers

### Service Environment

We aim to provide a comfortable, clean and safe environment in all our branches and service outlets. We design our premises with ease of navigation and compliance with health and safety regulations as top priorities. At our manned outlets, floor staff are on hand to assist customers with enquiries.

Managing indoor air quality (IAQ) and ventilation systems is an important element of our health and safety responsibilities. To ensure the IAQ at our branches and offices meets the Good Class established in the Guidance Notes for the Management of IAQ in Offices and Public Places, issued by the Hong Kong Government's Environmental Protection Department, we regularly clean air filters and conduct IAQ measurements to monitor and improve our performance.

The standard temperature in our offices and outlets is 24.5°C during the hot season. This aims to strike a good balance between reducing our energy consumption and providing a pleasant environment for customers and staff.

To maintain the continuity of our core banking services in a crisis or public emergency situation, we have a Major Incident Group to lead the implementation and monitoring of contingency plans that have been developed by various divisions of the Bank.

During outlet or office renovations, we endeavour to minimise service disruption and customer inconvenience. Actions may include setting up durable hoardings to separate site works from functioning business areas, and displaying posters and/or signage to inform customers that renovation works are in progress. Whenever possible, we arrange off-site prefabrication of carpentry and/or metallic works, to shorten on-site construction and assembly times. We also ask contractors to carry out noisy work and final touch-up painting outside of our weekday operating hours, or on weekends and public holidays.



Whenever possible, we choose environmentally friendly building materials and energy-efficient appliances and fittings for outlet and office renovations. Contractors and suppliers are required to follow our guidelines on material recycling and the appropriate handling of construction waste. Good building management and property maintenance services are vital to provide our staff and customers with a safe, comfortable environment. We implement a wide range of measures to minimise potential safety hazards for staff and customers. These include nonslip treatments on floor surfaces and clear, conspicuous signage for temporary safety hazards such as wet floors.

To help ensure our staff's good occupational health, we provide ergonomically designed furniture and related equipment.

All staff undergo health and safety training. They participate in regular emergency evacuation drills to ensure they can efficiently identify, eliminate and mitigate potential risks to customers and/or themselves, and take prompt, appropriate action in the event of a fire or other emergency situation. We have appointed Fire Marshals among staff at all our premises. We have also arranged for a number of employees to acquire Qualified First Aider status and take first aid refresher training courses, for the benefit of their colleagues and customers in the event of a medical emergency or accident.

