



恒生銀行

HANG SENG BANK

Press Release

28 January 2005

HANG SENG ATM NETWORK OFFERS CASH WITHDRAWAL SERVICE TO CHINA UNIONPAY CARDHOLDERS

Hang Seng Bank is now offering Hong Kong dollar cash withdrawal services via its ATM network to China UnionPay (CUP) cardholders from mainland China.

Starting from 28 January 2005, CUP cardholders from the Mainland can withdraw Hong Kong dollar cash from their own account or by means of a cash advance from their CUP credit card via more than 400 Hang Seng ATMs throughout Hong Kong, including all MTR stations. The daily cash withdrawal limit is HK\$4,500. They can also check their account balance at Hang Seng's ATMs.

Mr John Lam, the Bank's Assistant General Manager and Head of Consumer Finance, said: "In light of the growing number of Mainland tourists, we have decided to offer cash withdrawal services at Hang Seng's ATMs, which will give visitors greater financial flexibility and convenience."

In addition to providing cash withdrawal services at the Bank's ATM network, Hang Seng is co-operating with merchants in Hong Kong to accept payment of goods or services by CUP cards issued in the Mainland.

Hang Seng has been offering renminbi (RMB) services, including deposits, exchange and remittances, since February 2004. It also launched a RMB credit card for Hong Kong residents in October 2004. The RMB Credit Card is accepted at over 400,000 point-of-sales terminals in merchant outlets displaying the CUP acceptance logo in the Mainland. Cardholders can also receive cash advances in RMB banknotes from any of the 50,000 ATMs featuring the CUP acceptance logo in the Mainland.

Founded in 1933, Hang Seng Bank is a principal member of the HSBC Group and the second largest listed bank in Hong Kong in terms of market capitalisation. It operates 159 branches and automated banking centres in Hong Kong; a branch in Macau; and a network of five branches (in Shanghai, Guangzhou, Shenzhen, Fuzhou and Nanjing), two sub-branches (in Shanghai) and two representative offices (in Beijing and Xiamen) in mainland China. The Bank also has a representative office in Taipei.

With consolidated assets of HK\$503.9 billion as at 30 June 2004, the Bank reported a profit attributable to shareholders of HK\$6.24 billion for the first six months of 2004, and HK\$9.54 billion in 2003. For further information on Hang Seng, please visit the Bank's website at www.hangseng.com and its Mainland website at cn.hangseng.com.

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