



恒生銀行

HANG SENG BANK

Press Release

28 June 2005

HANG SENG LAUNCHES e-LOAN CENTRE

Hang Seng Bank has expanded its personal loan services with the launch of an e-Loan Centre, which offers customers the convenience of being able to apply and obtain preliminary approval for a wide range of personal loans over the internet.

Customers can visit the e-Loan Centre at www.hangseng.com anytime to apply for Handy Cash Personal Instalment Loan, Handy Cash Personal Revolving Loan, Self-fulfilment Interest-free Loan, Top-up Loan, Secured Overdraft Facility or Unsecured Overdraft Facility.

To further assist the Bank's customers in obtaining personal loans, an online acceptance service for pre-approved loans has been introduced. A new online personal consultancy service is also available to help customers choose the loan product most suited to their needs. In addition, customers can use the Centre's online repayment calculator to better plan their loan repayments.

Mr William Leung, General Manager and Head of Wealth Management at Hang Seng Bank, said: "e-Banking has become increasingly popular among our customers. We started to offer online application for Hang Seng Handy Cash Personal Loan and Hang Seng Tax Comforter in 2001. In view of the improving economy, we launched Hang Seng e-Loan Centre to further expand our personal loan services. The e-Loan Centre also provides customers with a very convenient and flexible way of applying and obtaining preliminary approval for loans online."

The Bank currently has over 460,000 e-Banking customers and about 28% of the Bank's transactions were conducted online in April 2005. Online applications for the Hang Seng Handy Cash Personal Loan and other instalment loans increased by more than 130% in the first five months of 2005, compared with the same period last year.

Customers who apply personal loans via the e-Loan Centre will be notified of the results online immediately. Following their submission of all necessary documents, they can draw down the loan on the following working day.

Customers who successfully apply for a personal loan or overdraft service from 28 June to 31 August 2005 via the e-Loan Centre will enjoy a host of special offers:

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- Each successful applicant will be entered in a lucky draw for a chance to win a “Life-time Loan Interest Waiver” offer applicable to any subsequent application for a Handy Cash Personal Instalment Loan;
- The first 100 successful applicants will receive a USB drive;
- Each successful applicant will receive a HK\$50 shopping cash coupon;
- Customers who successfully apply for a Handy Cash Personal Instalment Loan during the promotion period will enjoy a first-month payment holiday.

The maximum loan amount for the Handy Cash Personal Instalment Loan is HK\$600,000, or six times the applicant’s monthly salary, whichever is lower. The credit line for an unsecured overdraft facility is up to HK\$1,000,000, or six times the applicant’s monthly salary, whichever is lower.

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 155 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), three sub-branches (two in Shanghai and one in Shenzhen) 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\$548.6 billion at the end of 2004, the Bank reported a profit attributable to shareholders of HK\$11.40 billion for 2004. For further information on Hang Seng, please visit the Bank’s website at www.hangseng.com.

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