

8 July 2009

**HANG SENG SIGNS RMB TRADE SETTLEMENT AND
CLEARING AGREEMENTS FOR CROSS-BORDER TRADE
WITH BANK OF CHINA (HONG KONG) AND
BANK OF COMMUNICATIONS**

Hang Seng Bank today signed an agreement with Bank of China (Hong Kong) on renminbi (RMB) settlement and clearing services for cross-border trade. The Bank also concluded an agreement with Bank of Communications to conduct RMB trade settlement and clearing services. Hang Seng now provides a full range of RMB trade settlement services for customers.

The Bank's one-stop RMB trade settlement services include:

- RMB Deposit Account for Trade Settlement
- Trade Services and Finance
- Fund Transfer
- Currency Exchange