



恒生銀行

HANG SENG BANK

Press Release

31 August 2005

HANG SENG EXPANDS CREDIT CARD REWARD SCHEME

Following an enthusiastic customer response to the Hang Seng Cash Dollars reward scheme, Hang Seng Bank has expanded the scheme to better meet customer needs.

The Cash Dollars reward scheme has been very popular with Hang Seng Credit Card customers since it was introduced in 2001. Following enhancements to the scheme in July 2004, the amount of Cash Dollars redeemed surged by 27.6% in the first half of 2005 compared with the same period in 2004. Card spending volume grew 20.6% year-on-year in the first half of 2005.

To help customers obtain their favourite Cash Dollars gift items more quickly, the Bank has introduced a Cash Dollars advance service under which customers can apply for an advance of a maximum of \$500 Cash Dollars. The outstanding advance Cash Dollars balance must be settled before 31 December 2006. Customers earn \$1 Cash Dollar for every HK\$250 spent or cash advanced using their Hang Seng Credit Card.

Customers can also accumulate Cash Dollars by subscribing for investment services offered by the Bank and enrolling in Hang Seng life insurance plans.

A wide array of electrical appliances, as well as travel, dining and entertainment offers, will be available for redemption with fewer Cash Dollars required during the promotion period from 5 September to 16 October 2005.

Mr William Leung, General Manager, Personal Financial Services and Wealth Management, said: "The new initiatives under the Cash Dollars reward scheme allow our credit card customers to redeem their favourite items more quickly. These initiatives are also in line with our strategy to encourage credit card spending and cross-selling of wealth management products."

Cash Dollars can be redeemed at over 800 sales outlets in Hong Kong. These designated merchant outlets include retail shops, shopping arcades, department stores, cinemas, bookstores and petrol stations. A wide array of products and services, ranging from dining, fashion and sporting goods to toys and electrical appliances, are offered.

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Customers can call the Hang Seng Customer Service Hotline on 2822-0228 or visit any Hang Seng Bank branch for further details of the Hang Seng Credit Card and Cash Dollars reward scheme. They can also apply for a Hang Seng Credit Card online via www.hangseng.com.

Founded in 1933, Hang Seng Bank is a principal member of the HSBC Group. It operates 156 branches and automated banking centres in Hong Kong; a branch in Macau; and a network of 11 mainland China outlets, including five branches (in Shanghai, Guangzhou, Shenzhen, Fuzhou and Nanjing), three sub-branches (two in Shanghai and one in Shenzhen) and three representative offices (in Beijing, Xiamen and Dongguan). The Bank also has a representative office in Taipei.

With consolidated assets of HK\$569.7 billion as at 30 June 2005, the Bank reported a profit attributable to shareholders of HK\$6,045 million for the first six months of 2005, and HK\$11.40 billion in 2004. For further information on Hang Seng, please visit the Bank's website at www.hangseng.com.

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