

7 March 2010

## **Hang Seng HSBCnet – Hong Kong Customer’s Payment Instruction Cut-off Times**

<b>Payment Instruction</b> <i>(Debit from Hong Kong Hang Seng Account)</i>	<b>Cut-off Times (HKT – GMT +8:00 )</b>	
	<b>Monday - Friday</b>	<b>Saturday</b>
New / Renewal of Time Deposit	17:00	13:00
Time Deposit Maturity Instruction Amendment <sup>1</sup>	17:00	13:00
autoPay Service <sup>2</sup>	17:30	17:30
Issue of Demand Draft and Cashier's Order <i>Thru Priority Payment Screen only</i>	16:00	11:00
Hang Seng In-house Funds Transfer <i>Pay to other accounts at Hong Kong Hang Seng</i>	17:00	13:00
Outward Remittance <sup>3 &amp; 4</sup> <i>Pay to overseas beneficiaries</i>	18:00	13:00
RTGS / CHATS - HKD / USD / EUR <sup>3</sup> <i>Pay to beneficiaries at HSBC and other local banks in Hong Kong</i>	17:00	Not Applicable

Notes:

1. To revise existing time deposit maturity instruction, please submit the instruction at least one working day before the maturity date and before the cut-off time (Between office hours from Monday to Friday 9:00 a.m. to 5:00 p.m.).
2. You may schedule a payment instruction up to 45 calendar days in advance. The submission date must be at least one clearing day before the schedule payment date (value day). The value day can be set on any dates other than Saturday, Sunday or public holiday.
3. If the funds transfer, payment or remittance involves inter-bank settlement through the Clearing House Automated Transfer System (CHATS) and has a transfer date that falls on Saturday; it will be processed on the next clearing day.
4. For remittance instructions received by the Bank after 17:30 but before 18:00 from Mondays to Fridays which is a business day, instructions will be processed either on the same day or on the following business day at the Bank's discretion.