

Hang Seng Unsecured Overdraft Facility

Hang Seng Unsecured Overdraft Facility offers you standby cash for added financial versatility. Apply for Unsecured Overdraft Facility and you can enjoy the following privileges upon approval:

First Year Annual Fee Waiver⁽¹⁾

Perpetual Cash Withdrawal Fee Waiver

You can withdraw cash by cheque, account transfer, or via ATM. No cash advance fee will be charged, saving you extra expenses.

High Unsecured Overdraft Limit

Limit up to HK\$600,000⁽²⁾

Saving Interest Expense

Interest will be charged only on the outstanding amount on a daily basis and the interest rate per annum is as low as Prime Rate +2%.

Revolving Overdraft Facility

The credit line is on a revolving basis. You can redraw the paid-up amount without re-applying.

Flexible Repayment

There is no repayment deadline. Minimum monthly repayment is just 3% of the outstanding balance or HK\$100 (whichever is higher).

Easy Eligibility:

- Hong Kong permanent resident aged 18 or above, and
- Account holder of our Integrated Account
- Fulfill any of the following monthly income requirements:

Professionals⁽³⁾	<ul style="list-style-type: none"> • Holders of a professional certificate issued by a professional body with monthly salary of HK\$10,000 or above • Senior civil servants with Master Pay Scale Point on 34 or above or equivalent • Monthly salary of HK\$45,000 or above
Other Customers	Monthly salary of HK\$5,000 or above



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Table of Unsecured Overdraft Limit, Interest Rates and Fees

Customer Type	Unsecured Overdraft Limit (HK\$)	Interest Rate (per annum)	Annual Fee	
			Prestige Banking Customers	Holders of Integrated Account
Professionals / Privileged Customers ⁽³⁾	5,000 - 99,999	P + 4%	Perpetually waived	Waived for the first year ⁽¹⁾ , 0.5% of the overdraft limit thereafter (minimum HK\$200, maximum HK\$800)
	100,000 - 600,000	P + 2%		
General Customers	5,000 - 99,999	P + 7%		Waived for the first year ⁽¹⁾ , 1% of the overdraft limit thereafter (minimum HK\$200, maximum HK\$800)
	100,000 - 600,000	P + 5.5%		

You can apply via any one of the channels below:

- Call our 24-Hour Application Hotline **2812 8000** (Monday – Sunday)
- Via hangseng.com/loan or **Hang Seng Personal e-Banking**.
- Complete and return the application form with the required documents:
 - By fax to 2997 2885 or
 - By mail/hand to any of the over 100 Hang Seng Bank branches or MTR offices in Hong Kong

- (1) The first-year annual fee waiver of Unsecured Overdraft Facility ranges from 0.5% to 1% of the overdraft limit subject to a minimum of HK\$200, maximum HK\$800. The annual fee of Unsecured Overdraft Facility will be charged on the second account anniversary date.
- (2) The final approved unsecured overdraft limit is subject to change in accordance with the circumstances of individual cases.
- (3) Professionals include: (i) customers with a professional certificate issued by a professional body and with a monthly income of HK\$10,000 or above, including but not limited to doctors, accountants, lawyers, architects, surveyors, engineers and pilots (ii) senior civil servants with Master Pay Scale Point of 34 or above or equivalent (iii) customers with a monthly income of HK\$45,000 or above. Hang Seng Bank Limited ("Hang Seng") reserves the right of final interpretation to the definition of "Professionals". Privileged customers include Hang Seng payroll account customers, Hang Seng Tax Comforter customers, Hang Seng MPF customers, Hang Seng "Corporate and Employee Preferential Package" employees, Prestige Banking Customers, Preferred Banking Customers, civil servants and private property owners. For details, please contact our staff.

Remarks:

- Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng from time to time.
- Hang Seng shall have absolute discretion to prescribe and change the overdraft limit, overdraft interest rate and fee.
- For details of service provisions, charges and annual fees of the relevant Integrated Account, please refer to respective leaflets of the corresponding products.
- Hang Seng reserves the right to terminate or vary the offers of this promotion and the approval of the Unsecured Overdraft Facility and the related terms and conditions from time to time. In case of any dispute arising from the above offers and the Unsecured Overdraft Facility, Hang Seng's records shall prevail and decision of Hang Seng shall be final.



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Hang Seng Unsecured Overdraft Facility Application Form

To: Hang Seng Bank Limited ("Hang Seng")

Call to 24-hour application hotline 2812 8000

via hangseng.com/loan

Mail/return to Hang Seng Bank branch

Fax to 2997 2885

Please complete in English BLOCK letters & "✓" where appropriate.

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Unsecured Overdraft Facility Information

Unsecured Overdraft Limit applied for: HK\$ _____

The minimum unsecured overdraft limit is HK\$5,000. I will accept this unsecured overdraft limit approved by Hang Seng even if it is lower than the limit I applied for.

Integrated Account Information

If you hold a Current Account of Integrated Account, please fill in the account number. (Hang Seng Unsecured Overdraft Facility is only applicable to personal account holder of the above mentioned Integrated Account. If you are not a personal Integrated Account holder, please visit any one of our branches to open a new account after your Unsecured Overdraft application is approved.)

_____ - _____ - 0001

Personal Information

English Name as printed on HKID Card Mr Mrs Miss Ms
Surname Given Name Other Name

Name in Chinese _____ Nationality _____

HKID Card No. _____ Date of Birth _____ Day _____ Month _____ Year _____

Marital Status Single Married Divorced Others _____ No. of Dependents _____

Education Level University or above Post-Secondary
 Secondary completed Others _____

Residential Status

Owned Property (Fully Paid)
 Mortgaged Year purchase _____ Monthly instalment you are responsible for HK\$ _____
 Rented
 Live with Parents Quarters Others Please specify _____

Home Address _____ Flat/Room _____ Floor _____ Block _____

Building/Estate

Street No. and Name

District HK KLN NT Outlying Islands

Year(s) of Residence at Present Address _____ Year(s) _____ Month(s) _____

For non-Hong Kong Permanent Identity Cardholder: my permanent address is different from residential address (if different, please provide permanent address proof)

Residential Tel. No. _____ Pager/Mobile Tel. No. _____

Email Address (maximum 35 characters)

Spouse Information (Only applicable to Joint Integrated Account)

English Name as printed on HKID Card Mr Mrs Miss Ms
Surname Given Name Other Name

Name in Chinese _____ Office Tel. No. _____

Nature of Business _____ Position _____

Monthly Income HK\$ _____

Occupation

Name of Employer (in English BLOCK letters)

Office Address _____ Flat/Room _____ Floor _____ Block _____

Building/Estate

Street No. and Name

District HK KLN NT Outlying Islands Office Tel. No. _____

Nature of Business

Business Registration Certificate Number (only applicable to self-employed applicants)

Position _____ Year(s) of Service _____

Basic Monthly Income _____ Annual Income (include bonus & other income, please specify) _____
HK\$ _____ HK\$ _____

Correspondence Address Office Address Residential Address
(Overseas address and P.O. Box are not acceptable. If office address is selected, Please provide residential address proof e.g., water/ electricity bill or Bank statement etc.)

Customer Category

- Professionals
Applicants must fulfil any of the following criteria:
- With professional certificate(s) issued by professional body and with monthly income of HK\$10,000 or above OR
 - Senior Civil Servant on Master Pay Scale Point 34 or above or its equivalent OR
 - With monthly income of HK\$45,000 or above
- Other customers
• With monthly income of HK\$5,000 or above

I agree and understand that, upon approval of my application of Unsecured Overdraft Facility, Hang Seng will approve a Hang Seng Credit Card to me. I also agree to be bound by the related Terms and Conditions. The related Terms and Conditions can be obtained at any Hang Seng Bank branch.

(Note: The credit card type issued will be based on the approval result by Hang Seng. Credit card will only be approved to customers who do not possess Hang Seng Credit Card. Hang Seng reserves the right of the final approval of Hang Seng Credit Card, its card type and credit limit.)

For the terms and conditions of welcome gift (if applicable), please refer to the prevailing Credit Card promotion materials; **Customers can enjoy first 5-year annual fee waiver. For the annual fee, finance charge and interest rate of credit card, please refer to the Important Note below.**

Card Collection Branch: _____ Welcome gift*: _____

* Customer can choose the welcome gift based on the offers of prevailing Credit Card promotion. If there is no indication in the choice of welcome gift, it will be considered as having given up the right for welcome gift. CODE: FXIN

Document Required

To facilitate our processing, please complete and return this application form with copies of the required documents to any Hang Seng Bank branch or fax to 2997 2885. All documents including the enclosed application form supplied are not returnable.

- HKID Card
- Income proof, please enclose: bank account monthly statement/passbook showing your latest 1 month's salary (if you have maintained a payroll account with Hang Seng for the past 1 month, no income proof is required)
- Current residential address proof, e.g. utility bills, bank statement
- If self-employed, please enclose: Business Registration Certificate
- For Professionals (e.g. doctor, lawyer etc), please enclose: professional certificate(s) issued by professional bodies
- For civil servants, please enclose: staff identity card

Note: The customer will be required to present originals of all relevant documents. Hang Seng reserves the right to request for additional income proof if required.

Signature of Applicant

• Please inform Hang Seng Bank Limited ("Hang Seng") in writing (i) if you are/where (within the past 12 months) a director of, or (ii) if you are a substantial shareholder/chief executive/employee of, any member of the HSBC Group or a relative of or trustee for any such director/substantial shareholder/chief executive/employee. Please also promptly inform us if any of you are or become in any way connected with (i) a director of Hang Seng or any of its subsidiaries; or (ii) an entity controlling 10% or more of the shares in Hang Seng. Hang Seng requires the information to comply with the Listing Rules.

• I confirm that, as of the date of this application form, I or the government department of HKSAR in which I am working have/has no official dealings with Hang Seng and I undertake to inform Hang Seng promptly in writing if I or the government department in which I am working will later become involved in any official dealings with Hang Seng.

• I also confirm that (i) I did not own any credit card that was cancelled due to default payment; (ii) I currently do not have any overdue payment in respect of any of my indebtedness; and (iii) there is no bankruptcy order made against me and I am not in the process of petitioning for bankruptcy nor have any intention to do so.

• I also confirm that the above information is true and correct and authorise Hang Seng to communicate and to exchange such information with whatever source Hang Seng may consider appropriate for the purpose of verifying the same.

• I acknowledge and agree that, irrespective of whether my application is subsequently withdrawn or rejected, all personal data and information with respect to me which are provided by me at the request of Hang Seng or collected in the course of dealings between me and Hang Seng (the "Data") may be used and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers from time to time. I also acknowledge and agree that the Data may be disclosed to, or used and retained by, any other institution or any debit collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions; (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.

• I also agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me, and provide banker's or credit references in respect of me.

• In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in Hang Seng "D5s" favour in respect of any or all of my liabilities owed to Hang Seng, I agree that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details or information (including any Data) relating to any loan/banking/credit facilities extended by Hang Seng to me for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.

• I agree that, as a reminder for making repayment (if necessary), Hang Seng may transmit to me the relevant messages via my mobile phone number maintained in Hang Seng's record.

• I also agree that I shall fulfil the requirements specified by the prevailing promotion in order to get the gift or offer (if applicable). For details, please refer to the relevant promotion leaflet. Gifts / offers are available while stocks last.

• I agree to pay interest or fees on the Unsecured Overdraft Facility at the prevailing rate as Hang Seng may determine and notify me. I also agree and accept that the Unsecured Overdraft Facility may be granted in a sum less than the amount I now apply for and that this application may be declined by Hang Seng without disclosing any reason thereof.

• I hereby apply for the Unsecured Overdraft Facility particularised above. I agree and acknowledge that the Unsecured Overdraft Facility is provided subject to the Integrated Account Terms and Conditions (as the case may be) which I have read and understood and agreed to be bound by them as they may be amended from time to time. I agree to be bound by details as specified in the Important Note herein. I also agree to be bound by the details as specified in the applicable terms and conditions in force from time to time governing the use of Hang Seng Credit Card that accompany each card. A copy of the relevant terms and conditions is available upon request at any Hang Seng Bank branch. The principal liabilities and obligations for using Hang Seng Credit Card under application herein are highlighted on page 4 of this application form for the attention of the applicants.

Important Note:

The annual fee for Platinum MasterCard / Platinum VISA Card is HK\$800 for the Principal Card and HK\$400 for each Supplementary Card; The annual fee for Gold MasterCard / VISA Gold Card / JCB Gold Card is HK\$540 for the Principal Card and HK\$270 for each Supplementary Card; the annual fee for Gold MasterCard / VISA Card / JCB Standard Card is HK\$240 for the Principal Card and HK\$120 for each Supplementary Card. Finance charge for retail purchase and interest rate on cash advance is as follows:

- Finance charge for retail purchase: 2%-2.67% per month (annualised percentage rate 25.50%-35.25%)
- Interest rate on cash advance: 2%-2.67% per month (annualised percentage rate 29.04%-39.54%)

The finance charge for retail purchase and interest rate on cash advance applicable to the credit card approved by using this application form are subject to the final decision of Hang Seng, and customer will be notified of the finance charge and interest rate upon card collection. The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. In case of your failure to repay the minimum payment amount by payment due date stated on the relevant credit card statement, Hang Seng reserves the right to vary or increase the above interest rate to the rate specified from time to time. For details of other service charges, please ask any Hang Seng Bank staff.

S.V.

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Signature of Applicant

Date

(Please use signature filed under your Integrated Account with Hang Seng (if applicable))

- Do not return this application form by post if customers have already applied by phone, online or via fax to avoid duplication. (All documents including this application will not be returned).

- Please ask any Hang Seng Bank branch staff for Hang Seng's notice to customers relating to the Personal Data (Privacy) Ordinance.

For Bank Use Only

Transaction Branch Code _____ Transaction Staff ID _____ Referral Staff ID _____



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80A0 EPD (PROF)
80A0 EUD (GEN)

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Principal Liabilities and Obligations under the Terms and Conditions

Principal liabilities and obligations for using the Hang Seng Credit Card / Hang Seng Card under the respective terms and conditions are highlighted below for your particular attention. You must read the FULL VERSION of the terms and conditions governing the use of the Hang Seng Credit Card / Hang Seng Card. The terms and conditions are available at branches for collection.

Applicable to Hang Seng Credit Card

1. You must exercise reasonable care and diligence in safekeeping the Hang Seng Credit Card, the personal identification numbers ("PIN") and/or the e-shopping Card Account Number (if applicable). In the case of any loss or unauthorised disclosure of any of them, you must report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
2. You shall be liable for all unauthorised transactions and losses suffered by Hang Seng involving the use of the Hang Seng Credit Card, the PIN and/or the e-shopping Card Account Number (if applicable) if you have acted fraudulently or with gross negligence or failed to fulfil the obligations as set out in Clause 1 above.
3. You shall repay promptly the outstanding balance of your Hang Seng Credit Card account upon demand by Hang Seng.
4. You shall be responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the terms and conditions and recovering any sum you owe to Hang Seng.
5. You shall report to Hang Seng any discrepancies in any Hang Seng Credit Card statement within 60 days of the statement date.
6. Hang Seng is entitled to amend the terms and conditions, and vary any fees and charges in respect of the use of the Hang Seng Credit Card, subject to a 30-day notice, which shall be binding on you if you continue to use or retain the Hang Seng Credit Card after the effective date as specified in the notice. You may elect to terminate the Hang Seng Credit Card pursuant to the terms and conditions if you do not agree to such amendments or variations.
7. You must sign the Hang Seng Credit Card immediately upon receipt.
8. The maximum liability for unauthorised card transaction(s) before the loss and/or unauthorised disclosure of the Hang Seng Credit Cards / the e-shopping Card Account Number / is reported will be subject to the applicable laws and regulations. However, you are liable for all unauthorised cash advances, withdrawals, transfers and transactions effected with the use of the PIN before we are actually notified of the loss or unauthorised disclosure of the PIN.
9. You must repay the outstanding balance on time to avoid payment of interests and finance charges. If Hang Seng does not receive the minimum payment amount as specified in the relevant Hang Seng Credit Card statement on or before the payment due date, an additional late charge shall be payable by you.
10. While the principal cardmember is held liable for the debts and liabilities of the principal cardmember and each supplementary cardmember, supplementary cardmember shall only be liable for his/her debts and liabilities.
11. Hang Seng is only entitled to apply the credit balance of the principal cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the principal cardmember and/or any supplementary cardmembers to Hang Seng. Hang Seng will only apply the credit balance of the supplementary cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the supplementary cardmember to Hang Seng.
12. Each cardmember using the Selectimage MasterCard services has to warrant that the use of the relevant photograph does not infringe the rights of any person and that the cardmember shall indemnify Hang Seng for all liabilities arising from any breach of such warranty.

Applicable to Hang Seng Card

1. You must exercise reasonable care and diligence in safekeeping the Hang Seng Card and the personal identification numbers ("PIN"). In the case of any loss or unauthorised disclosure of them, you must report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
2. You shall be fully responsible for any accidental or unauthorised disclosure of the PIN to any person and shall bear the risks of the PIN being used by unauthorised persons or for unauthorised purposes.
3. All withdrawals, transfers and/or transactions involving the use of the Hang Seng Card and/or the PIN by any person whether or not authorised by the holder(s) of the primary and additional account(s) ("the Account Holders") or any of them prior to our actual receipt of any notice of loss shall be conclusively binding on the Account holders.
4. Hang Seng is entitled to amend the terms and conditions, and vary any fees and charges in respect of the use of the Hang Seng Card, subject to a 30-day notice, which shall be binding on you if you continue to use or retain the Hang Seng Card after the effective date as specified in the notice. You may elect to terminate the Hang Seng Card pursuant to the terms and conditions if you do not agree to such amendments or variations.
5. You shall be responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the terms and conditions and recovering any sum owed by you to Hang Seng.
6. Hang Seng is entitled to apply the credit balances of your account(s) in or towards satisfaction of the debts and liabilities owed by you to Hang Seng under the terms and conditions.
7. Hang Seng has the right to demand immediate repayment of any sum owed by you to Hang Seng.
8. Hang Seng has the right to be indemnified by you in the event of any loss or damage suffered by Hang Seng arising from any deposit of cash or cheque by you by using the Hang Seng Card.

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Hang Seng Bank Limited (the "Bank")

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

1. From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking/financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, officers and managers of corporate customers or applicants) (collectively "data subjects") to supply the Bank with data in connection with various matters such as the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of related banking/financial services or compliance with any laws or guidelines issued by regulatory or other authorities.
2. Failure to supply such data may result in the Bank being unable to approve the opening of or continue accounts or establish or continue banking/credit facilities or provide related banking/financial services or comply with any laws or guidelines issued by regulatory or other authorities.
3. It is also the case that data are collected from data subjects in the ordinary course of the continuation of the banking/financial relationship, for example, when data subjects write cheques, deposit money or carry out card transactions.
4. The purposes for which data relating to data subjects may be used are as follows:-
 - (i) the daily operation of the services and banking/credit facilities provided to data subjects;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank's credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of data subjects;
 - (vi) designing banking/financial services or related products for data subjects' use;
 - (vii) marketing services or products of the Bank and/or selected companies;
 - (viii) determining the amount of indebtedness owed to or by data subjects;
 - (ix) the enforcement of data subjects' obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security or guarantee for data subjects' obligations;
 - (x) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
 - (xi) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xii) exchanging information with merchants accepting credit cards issued by the Bank and entities with whom the Bank provides affinity/co-branded/private label credit card services (each a "merchant" or an "affinity entity");
 - (xiii) verifying data subjects' identities with any card acquirer of a merchant in connection with any card transactions; and
 - (xiv) purposes relating thereto.
5. Data held by the Bank relating to data subjects will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph 4:-
 - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank or a merchant or an affinity entity which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, debt collection agencies;
 - (v) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for which the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of data subjects;
 - (vii) any card acquirer of a merchant; and
 - (viii) selected companies for the purpose of informing data subjects of services which the Bank believes will be of interest to data subjects.
6. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any data subject has the right:-
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to data which has been provided by the Bank to a credit reference agency, to instruct the Bank upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days the data may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of discharge from a bankruptcy as notified to the Bank, whichever is earlier.
7. In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
8. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:-

Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central
Hong Kong
Fax: (852) 2868 4042
9. The Bank may have obtained credit reports on data subjects from a credit reference agency in considering any application for credit. In the event data subjects wish to access credit reports, the Bank will advise the contact details of the relevant credit reference agency.
10. Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

Date: 26 March 2007



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