

Terms of Business Letter

This Terms of Business Letter provides an overview of the investment services offered by Hang Seng Bank Limited ("the Bank"), and indicates the scope of investment services provided by the Bank:

1. The Bank will at all times endeavor to offer a range of investment products to the customer at his/her instruction or having considered the information supplied by the customer to the Bank in respect of his/ her personal circumstances or his/her purpose or preference of investment transactions intended to be made. Ultimately the decision to invest in specific products will be at his/her discretion, but the Bank will assist the customer in making his/her own investment decisions.
2. The Bank will provide explanatory literature which we believe to be clear, not misleading, and balanced in content so that the customer is able to appreciate both the advantages and disadvantages of the relevant investment products offered by the Bank.
3. Before considering investing, the customer will be offered the opportunity to complete a Risk Profiling Questionnaire where applicable, which will help the customer decide which level of investment risk he/ she is happy to accept. As the customer's risk appetite can change over time and the customer may have different risk appetites depending on the purpose of the investment, the Bank will offer the customer this opportunity upon request each time he/she is seeking to invest fresh funds or looking to re-engineer existing investments.
4. The customer will be provided with information which explains how the relevant products work and discloses relevant details including risks, charges, fees and other relevant product features. The customer is requested to read all accompanying documents relating to the products before purchasing the products.
5. Please note the Bank does not provide a portfolio management service or an ongoing portfolio monitoring service. The customer may however request the Bank to provide information on his/her existing portfolio or products at anytime
6. If the customer requires advice on his/her legal, taxation or estate planning position, he/she should consult a qualified professional.

Should the customer have any opinions about any aspect of the service provided by the Bank, please contact us via any of the following channels:

- Visit any of our branches;
- Complete a Customer Suggestions Leaflet which is available from our branches;
- Call our Customer Suggestions Hotline 2997 3363 or
- Email us through our website hangseng.com.

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Hang Seng Bank Limited



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HANG SENG BANK



Managing wealth for you, with you.

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