

Important Notice for “Hang Seng Virtual Assistant HARO”

General Use of Hang Seng Virtual Assistant HARO

- Use of this virtual assistant is subject to the terms set out under Hang Seng Bank Limited (“Hang Seng Bank”) Online Important Notices and Privacy Notice. By using the virtual assistant you accept and agree to be bound by these terms.
- This virtual assistant is an automated chatbot to interact with you. The chatbot is powered by big data analytics and artificial intelligence technology to respond to your enquiries. The accuracy, relevance, adequacy and quality of the responses may vary while such technology is constantly evolving. The information provided by the Virtual Assistant is for reference only. The information provided does not constitute any offer for any products or services and is not intended to provide professional investment or other advice.
- The conversation content will be analyzed and used for the virtual assistant’s accuracy and quality enhancement and the purpose of providing banking services. The conversation content and instruction details between you and the virtual assistant are retained by Hang Seng Bank Limited for 12 months. The personal information provided by you in dedicated forms is retained by Hang Seng Bank Limited for 2 weeks. You can refer to the post-logout conversation history within 60 days from the conversation date.
- You are requested to log-on e-Banking before using specific banking services through the virtual assistant. After logging-on e-Banking, when you submit dedicated forms or instruct the virtual assistant to perform account enquiries and transactions, the virtual assistant may request personal information from you. The virtual assistant may access your account and personal information stored at Hang Seng Bank Limited, for conducting the account enquiries and transactions instructed by you and for the purpose of providing banking services. The virtual assistant will not access or record your e-Banking User Name and Passwords.
- All afore-mentioned information is transmitted to and stored in Hang Seng Bank Limited and authorized third parties, which may include processing overseas. Before submitting your information, please read our Hang Seng Bank Limited (“Hang Seng Bank”) Online Important Notices and Privacy Notice.
- Each conversation would be assigned with a conversation ID, with which you may enquire about the details and raise request for removal of the conversation content other than banking transaction instruction details via our Customer Service Hotline.
- All offers and services mentioned by this virtual assistant are subject to the respective terms and conditions.

For Product Specific-related information

- For more details of **Transfer & Pay**, please refer to Terms and Conditions for Bank Services relating to Faster Payment System.
- For more details of **General Banking**, please refer to <https://www.hangseng.com/en-hk/personal/banking-services>.
- For more details of **Personal e-Banking**, please refer to <https://www.hangseng.com/en-hk/personal/digital/ebanking/>. For more details of **Banking Mobile App**, please refer to <https://www.hangseng.com/en-hk/personal/digital/personal-mobile-app/>.
- For more details of **Bill Payment**, please refer to <https://www.hangseng.com/en-hk/personal/banking-services/payment-and-other-services/online-bill-payment/>.
- For **Credit Cards, Mortgage and Personal Loan** related information, please be reminded: **To borrow or not to borrow? Borrow only if you can repay!** For more details of **Credit Cards**, please refer to <https://www.hangseng.com/en-hk/personal/cards/>. For more details of **Mortgage**, please refer to <https://www.hangseng.com/en-hk/personal/mortgages>. For more details of **Personal Loan**, please refer to <https://www.hangseng.com/en-hk/personal/loans>. Please [click here](#) for the relevant Key Facts Statement.

- For **Time Deposit** details, please refer to <https://www.hangseng.com/en-hk/personal/banking-services/accounts-and-deposits/>.
- For more details of **Travel Insurance**, please refer to <https://www.hangseng.com/en-hk/insurance/general-insurance/travel-insurance>. Travelsure Protection Plan (“this Plan”) is underwritten by Chubb Insurance Hong Kong Limited (“Chubb”) which is authorised and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited (“Hang Seng Bank”) is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of this Plan. This Plan is a product of Chubb and not Hang Seng Bank. Upon application to this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer, however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer. Please refer to the policy wording for exact terms, conditions and details of the exclusions.
- For **Medical Insurance** products, please refer to <https://www.hangseng.com/en-hk/personal/insurance-mpf/about-hang-seng-insurance/> for details. The information about Medical Protection is a product summary for reference only. Please refer to the policy for the detailed coverage, general exclusions, terms and conditions. For related product risks, please refer to the product brochure. In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. The plans are certified by the Health Bureau of Hong Kong SAR and are underwritten by HSBC Life (International) Limited (“HSBC Life”) which is authorised and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank Limited (“Hang Seng Bank”) is an insurance agency authorised by HSBC Life for the distribution of the above plans. The above plans are products of HSBC Life but not Hang Seng Bank. Subscriptions will be payable to HSBC Life upon enrolment in the above plans. HSBC Life will provide Hang Seng Bank with the relevant commission and performance bonus in accordance with the selling of the above plans. The existing sales staff remuneration policy offered by Hang Seng Bank will take into account various aspects of the staff performance but not solely the sales amount. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the policy terms or performance (claims and service) of the product should be resolved directly between HSBC Life and the customer. The above plans are intended only for sale in the Hong Kong SAR. They shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sell or provision of any product of HSBC Life outside Hong Kong.
- For **Life Insurance** products, please refer to <https://www.hangseng.com/en-hk/personal/insurance-mpf> for details. The information provided by this virtual assistance is intended as a general summary of information for reference only. Please refer to the actual policy for the exact terms, conditions and exclusions of the relevant Life Insurance product. Life Insurance products are underwritten by Hang Seng Insurance Company Limited (“Hang Seng Insurance”), which is authorised and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agency authorised by Hang Seng Insurance, and the products are products of Hang Seng Insurance but not Hang Seng Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and you directly.
- For **Foreign Exchanges** details, please refer to <https://www.hangseng.com/en-hk/personal/foreign-exchange/>. Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in

gains or losses in the event that the customer converts the deposits from foreign currency to another currency. Renminbi (“RMB”) is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

- For **SimplyFund** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/fund-services/simply-fund/>. Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment. Please refer to https://www.hangseng.com/cms/spd/eng/PDF/simplyfund_riskwarning.pdf for more details of risk warnings. Use of “SimplyFund” Service is subject to respective terms and conditions. For details, please refer to [Important Notes for SimplyFund Account](#) and [Terms and Conditions for SimplyFund Account](#).

- For **Investment Funds** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/fund-services/investment-funds/>. For **Monthly Investment Plan for Funds** details, please refer to <https://hangseng.com/en-hk/investment/investment-fund-services/monthly-investment-plan-for-funds/>. Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment. Use of “Hang Seng Monthly Investment Plan” Service is subject to respective terms and conditions. For details, please refer to [Terms and Conditions for Hang Seng Monthly Investment Plan](#).

- For **IPO Stocks Services** details, please refer to <https://www.hangseng.com/en-hk/e-services/e-ipo-service/ipo-stocks>. Investors should note that all investment involves risks. Prices of securities may go up or down and may even become valueless. Investors should read the relevant prospectus for detailed information about the proposed offer and the relevant risk disclosure statements, and seriously consider if investment in the relevant shares is suitable for his/her investment needs by reference to his/her financial situation, investment experience, investment objectives and other conditions and needs before deciding whether to invest in the relevant shares. If required, investors should obtain independent legal, financial and other professional investment or other advice before making any investment decision.

- For **IPO Bonds Services** details, please refer to <https://www.hangseng.com/en-hk/e-services/e-ipo-service/ipo-bond/>. Investment involves risks. Price of investment products may go up as well as down and may even become

valueless. Losses may be incurred as well as profits made as a result of buying and selling investment products. Terms and Conditions apply. Before deciding whether to invest in the relevant IPO bonds, you should read the relevant offering documents to understand the detailed information including the relevant risks of the offering and carefully consider and decide if investment in the relevant IPO bonds is suitable for your specific investment needs by reference to your own financial situation, investment experience, investment objectives and other conditions and needs before deciding whether to invest in the IPO bonds. If necessary, you should seek independent legal, financial and other professional investment and other advice before making any relevant investment decision.

- For **automatic securities profit and loss calculation function** details, please refer to <https://www.hangseng.com/cms/emkt/pmo/grp01/p12/eng/index.html>. The Profit / Loss (unrealised / realised) calculated are estimated figures and for general information and reference only. They may not reflect or indicate the actual profit / loss of investors' securities investment. Investors should consult independent professional adviser(s) where necessary. Investors should note that investments involve risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Investors should read in detail the relevant risk disclosure statements before making any investment decision.
- For **Mandatory Provident Fund (MPF)** details, please refer to <https://www.hangseng.com/en-hk/e-services/e-mpf/>. Investors should note that Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure. Hang Seng Bank Limited, is the Sponsor of Hang Seng MPF. Tax deductible voluntary contributions are accepted at the discretion of the MPF Trustee. The MPF Trustee reserves the absolute right not to accept any tax deductible voluntary contributions at any time.
- For **Equity Linked Investment** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/equity-linked-investments/>. Investors should note that Investment involves risks. Equity Linked Investments is a complex product. Investors should exercise caution in relation to this product. Investors are warned that the market value of this product may fluctuate and investors may sustain a total loss of their investment. Prospective investors should therefore ensure that they understand the nature of the product and carefully study the risk factors set out in this document and other documents comprising the offering documents for this product and, where necessary, seek independent professional advice, before they decide whether to invest in this product. For more details, please read the Important Risk Warning.
- For **Structured Notes** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/structured-notes/>. You should note that investment involves risks. Structured notes are complex in nature and involved derivatives. You should exercise caution in relation to this product. You may suffer partial or total loss of the amount originally invested if the issuer becomes insolvent during the tenor of the structured notes or the issuer defaults on its payment obligation under the structured notes. You should therefore ensure that you understand the nature of the product and carefully study this document and the risk factors set out in the offering documents and, where necessary, seek independent professional advice, before you decide whether to invest in this product. For more details, please read the Important Notes to Customers.
- For **Bonds and Certificates of Deposit** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/bonds-and-certificates-of-deposit/>. Bonds and Certificates of Deposit (CDs) are investment products. The investment decision is yours and you should carefully consider whether an investment is suitable for you in view of your own investment objectives, investment experience, investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc. Your intermediary is under a duty to assure that you understand the nature and risks of this product, and that you have sufficient net worth to be able to assume the risks and bear the potential losses of trading in this product. Bonds are not deposits and should not be treated as substitute for conventional time deposits. Certificate of Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investors who purchase bonds/CDs are exposed to the credit risk of the issuer and guarantor (if any) of the bonds/CDs. There is no assurance of protection against a default by the

issuer/guarantor in respect of the repayment obligations. In the worst case scenario, any failure by the issuer and the guarantor (if any) to perform their respective obligations under the bonds/CDs when due may result in a total loss of all of your investment. For more details, please read the "Bond/ Certificate of Deposit Trading Service" Factsheet.

- For **FX and Precious Metal Margin Trading Services** details, please refer to <https://www.hangseng.com/en-hk/investment/fx-and-precious-metal-trading-services/margin/>. The risk of loss in leveraged foreign exchange and precious metal trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your Account. You should therefore carefully consider whether FX and precious metal margin trading is suitable for you in light of your own financial position and investment objectives. Renminbi (RMB) is subject to foreign exchange control by the PRC government. If your Margin Trading Contract involves Offshore Renminbi, you will be subject to foreign control and currency risk of RMB. Trading on an electronic trading system may differ from trading on other trading systems or platforms. You will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all. Investment involves risks. The above risk disclosure cannot disclose all the risks involved. You should read and understand all the relevant documents and risk disclosure (in particular, the Risk Disclosure Statement contained in the relevant application form) before making any investment decision. Please read the Important Risk Warning.

- For **FX2 - FX and Precious Metal Trading Services** details, please refer to <https://www.hangseng.com/en-hk/investment/fx-and-precious-metal-trading-services/fx2/overview/>. Foreign exchange and precious metal trading involves a high degree of risk. You may sustain a substantial or even total loss of your initial collateral. Under certain market conditions, you may find it difficult or impossible to liquidate a position of outstanding FX2 Trading Contracts. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit your loss at the designated price. In extreme circumstances whereby the market moves significantly against your positions, you may be required to make additional deposits or interest payments within a short period of time to maintain your positions. If you fail to provide the required deposits or interest payments immediately, your positions under all outstanding FX2 Trading Contracts may be closed out without prior notice. You should therefore carefully consider if foreign exchange and precious metal trading is suitable for you in light of your own financial position and investment objectives. Renminbi ("RMB") is subject to foreign exchange control by the PRC government. If your FX2 Trading Contract involves offshore RMB, you will be subject to foreign control and currency risks of RMB. Trading on an electronic trading system may differ from trading on other trading systems or platforms. You will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all. Investment involves risks. The above risk disclosure cannot disclose all the risks involved. You should read and understand all the relevant documents and risk disclosure (in particular, the Risk Disclosure Statement contained in the relevant application form) before making any investment decision. Please read the Important Risk Warning.

- For **Capital Protected Investment Deposit** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/capital-protected-investment-deposit/>. Investor should note that this is a structured product involving derivatives. The investment decision is yours but you should not invest in the Capital Protected Investment Deposit unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investor should read the Important Facts Statement of the relevant investment type, the relevant term sheet, Terms and Conditions and risk disclosure statement before making any investment decision. Investor should note that this product is not normal time deposit and thus should not be considered as normal time deposit or its alternative. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in this product is subject to the credit risk of the Bank. Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the Currency-Linked Capital Protected Investment Deposit involving RMB are subject to the currency risk of RMB.

- For **MaxiInterest Investment Deposit** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/maxiinterest-investment-deposit/>. Investor should note that this is a structured product involving derivatives. The investment decision is yours but you should not invest in the MaxiInterest Investment Deposit unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investors should read the relevant Important Facts Statement, Terms and Conditions and risk disclosure statement before making any investment decision. Investors should note that this product is not capital protected and is not a normal time deposit, and thus should not be considered as normal time deposit or its alternative. Earnings on this product are limited to the nominal interest payable. As the principal and the earning will be paid in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, investors will have to bear the potential losses due to currency depreciation, which may be substantial. If the product is withdrawn before maturity, investors will also have to bear the costs involved. Such losses and costs may reduce the earnings and the principal amount of this product. Investors should seek professional advice where necessary. The relevant Terms and Conditions of this product are available upon request to the staff of the Bank. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in this product is subject to the credit risk of the Bank. Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the MaxiInterest Investment Deposit involving RMB are subject to the currency risk of RMB.

- For **SimplyStock pricing** details, please refer to <https://www.hangseng.com/en-hk/personal/investment/securities-services/simplystock/>. Investors should note that investments involve risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Investors should read in detail the relevant risk disclosure statements before making any investment decision.

Disclaimer

- All information and services provided herein are solely for personal and non-commercial use and for general information and reference purposes only. Re-distribution of any part by any means is strictly prohibited. The information provided in this virtual assistant does not intend to and should not be regarded as an offer or solicitation or recommendation to buy or sell any investments. The information contained herein is not intended to provide professional investment or other advice. It is not intended to form the basis of any investment decision. Persons accessing this virtual assistant should not make any investment decision based solely on the information and services provided herein. Before making any investment decision, persons accessing this virtual assistant should take into account his/her own circumstances including but not limited to his/her financial situation, investment experience and investment objectives, and should understand the nature, terms and risks of the relevant investments. Persons accessing this virtual assistant should obtain appropriate professional advice where necessary. To the extent permitted by applicable law, Hang Seng Bank does not guarantee the accuracy and reliability of the third party information and market information provided herein and accepts no liability (whether in tort or contract or otherwise) for any loss or damage arising from any inaccuracies or omission.

- The tax related information mentioned by this virtual assistant is for illustrative purposes only. The tax incentives mentioned on this virtual assistant are only available to Hong Kong taxpayers. The actual tax deductible and/or saving amount depends on your personal tax position, which may be different from the amounts shown on this virtual assistant. All the information mentioned by this virtual assistant is not intended to provide any form of tax advice. Hang Seng Bank Limited or Hang Seng Insurance Company Limited do not provide tax advice. You are advised to exercise caution in relation to tax matters and this virtual assistant. If you are in doubt about any of the contents of this virtual assistant, you should obtain independent professional advice. Please note that the tax law, regulations and/or interpretations are subject to change and may affect any related tax incentives including the eligibility criteria for a tax deduction. Hang Seng Bank Limited or Hang Seng Insurance Company Limited is not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you.

General Risk Warnings

- All investments involve risks (including the possibility of loss of the capital invested). Prices or values of investments may go up as well as down and may even become valueless. Past performance is not indicative of future performance. Investors should read the relevant risk disclosure statements, offering/product documents and terms and conditions in detail before making any investment decision.

Please confirm you have read and agree with this Important Notice in order to start the conversation.

關於「恒生智能助理 HARO」的重要提示

關於「恒生智能助理 HARO」的一般提示：

- 使用此智能助理須受恒生銀行有限公司（「恒生銀行」）網上重要通告及私隱聲明當中所列出之條款規範。如你使用此智能助理，即表示你接受並同意受該等條款約束。
- 此智能助理提供自動化聊天機器人與你進行互動。聊天機器人由大數據分析和人工智能技術支援以回覆你的查詢。在這些技術不斷發展的同時，回覆的準確性、相關性、充分性和質素可能會有所不同。智能助理所提供的資料僅供參考。資料並不構成任何產品或服務的要約，亦無意提供專業投資或其他意見。
- 對話內容將會被分析，用作提升此智能助理準確度及質素，以及提供銀行服務之用。你與智能助理的對話內容及指示資料將會被保留十二個月。表格資料會被保留兩星期的時間。你可於對話後的六十天內自行查閱登入後的對話紀錄。
- 你透過智能助理使用部分銀行服務前，會先被要求登入網上理財。登入後你於填寫指定表格或透過智能助理進行你所指示的戶口查詢及銀行交易時，此智能助理有機會要求你提供個人資料。故此智能助理可以存取儲存於恒生銀行的你的戶口及個人資料以進行你所指示的戶口查詢、銀行交易及提供銀行服務之用，但智能助理並不會存取或記錄你的登入名稱及密碼。
- 上述所有資料會被傳送到及儲存於恒生銀行有限公司及獲授權的第三方在海外處理。在提交資料前，請先參閱我們的恒生銀行有限公司（「恒生銀行」）網上重要通告及私隱聲明。
- 對話將會被分配一個對話編號，你可透過客戶服務熱線以此編號查詢是次對話的詳情及要求將銀行交易指示以外的相關對話內容從系統中刪除。

- 此智能助理提及的所有優惠及服務皆受有關條款及細則約束。

指定銀行服務的提示：

- 有關轉賬及繳費詳情，請瀏覽快速支付系統之條款及細則。
- 有關一般銀行服務詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/banking-services>。

- 有關個人 e-Banking 詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/digital/ebanking/>。有關個人流動理財服務應用程式詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/digital/personal-mobile-app/>。
- 有關賬單及繳費詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/banking-services/payment-and-other-services/online-bill-payment>。
- 有關信用卡、按揭及私人貸款，請注意：「借定唔借？還得到先好借！」有關信用卡詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/cards>。有關按揭詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/mortgages>。有關私人貸款詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/loans>。請按此查閱相關產品資料概要。
- 有關定期存款詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/banking-services/accounts-and-deposits/>。
- 有關旅遊保險詳情，請瀏覽 <https://www.hangseng.com/zh-hk/insurance/general-insurance/travel-insurance>。「旅遊綜合保障計劃」（「本計劃」）由安達保險香港有限公司（「安達保險」）承保，該承保公司已獲保險業監管局授權在香港特別行政區經營，並受其監管。安達保險保留最終保單批核權。恒生銀行有限公司（「恒生銀行」）已於保險業監管局註冊為保險代理機構（牌照號碼：FA3168）及獲安達保險授權分銷本計劃。本計劃為安達保險而非恒生銀行之產品。投保本計劃須向安達保險支付保費，安達保險會向恒生銀行就銷售本計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。對於恒生銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的保單合約條款、核保、理賠及保單服務的任何爭議應由安達保險與客戶直接解決。有關詳盡條款、規定及不保事項，請參閱保單條款。
- 有關醫療保障詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/insurance-mpf/about-hang-seng-insurance/>。此乃資料摘要，只作參考。有關醫療保障計劃的詳盡保障範圍、不受保障項目、條款及細則，請參閱合約。相關產品風險，請參閱產品冊子。如果中、英文的意思有任何差別，概以英文為準。醫療保障計劃屬香港醫務衛生局認可的自願醫保計劃，並由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保，滙豐保險已獲保險業監管局授權在香港特別行政區經營，並受其監管。恒生銀行有限公司（「恒生銀行」）為滙豐保險所授權分銷本計劃的保險代理機構。本計劃為滙豐保險而非恒生銀行之產品。投保本計劃須向滙豐保險支付保費。滙豐保險會向恒生銀行就銷售上述計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。對於恒生銀行與客戶之間因銷

售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的保單條款或質素（核保、索償及服務）的任何爭議應由滙豐保險與客戶直接解決。有關醫療保障計劃只擬在香港特別行政區銷售，不能詮釋為在香港境外提供或出售或游說購買滙豐保險的任何產品的要約、招攬及建議。

- 有關**人壽保險**計劃詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/insurance-mpf>。此智能助理提供的資料僅供參考之用。有關人壽保險計劃之詳盡條款、規定及不保事項，概以有關保單為準。人壽保險計劃均由恒生保險有限公司（「恒生保險」）承保，該承保公司已獲香港保險業監管局授權經營，並受其監管。恒生銀行為恒生保險之授權保險代理機構，而有關產品乃恒生保險而非恒生銀行的產品。如閣下於銷售過程或處理有關保險產品交易時與恒生銀行產生合資格爭議（定義見有關金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行將與閣下進行金融糾紛調解計劃程序；然而，對於有關保險產品的合約條款的任何爭議，則請閣下與恒生保險直接解決。

- 有關**外幣兌換**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/foreign-exchange/>。外幣兌換涉及匯率風險。如將外幣兌換為其他貨幣時，可能會因當時外幣匯率之變動而出現利潤或蒙受虧損。人民幣乃受制於匯率風險。客戶於兌換人民幣至其他貨幣（包括港幣）時將可能受匯率波動而引致損失。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。人民幣現時並非自由兌換的貨幣，可能受制於若干政策、監管要求及/或限制（有關政策、監管要求或限制將不時更改而毋須另行通知）。實際的兌換安排須依據當時的政策、監管要求及/或限制而定。

- 有關**SimplyFund**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/fund-services/simply-fund/>。投資者須注意所有投資均涉及風險（包括可能會損失投資本金），投資基金單位價格或價值可升亦可跌，過往表現並不可作為日後表現的指引。投資者在作出任何投資決定前，應小心閱讀及明白有關基金之銷售文件（包括基金詳情及當中所載之風險因素之全文）及基金投資客戶須知。基金乃投資產品，而部分涉及金融衍生工具。投資者應仔細考慮自己的投資目標、投資經驗、投資年期、財政狀況、風險承受能力、稅務後果及特定需要，亦應及了解投資產品的性質，條款及風險。投資者如對其投資有任何疑問，請諮詢獨立的專業意見。請瀏覽 https://www.hangseng.com/cms/spd/eng/PDF/simplyfund_riskwarning.pdf 了解更多風險警告。使用「SimplyFund」服務需受有關條款及細則約束。詳情請瀏覽 [SimplyFund 戶口之重要事項](#)及 [SimplyFund 戶口章則](#)。

- 有關**基金投資**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/fund-services/investment-funds/>。有關**基金每月投資計劃**，請瀏覽 <https://www.hangseng.com/zh-hk/investment/investment-fund-services/monthly-investment-plan-for-funds/>。投資者須注意所有投資均涉及風險（包括可能會損失投資本金），投資基金單位價格或價值可升亦可跌，過往表現並不可作為日後表現的指引。投資者在作出任何投資決定前，應小心閱讀及明白有關基金之銷售文件（包括基金詳情及當中所載之風險因素之全文）及基金投資客戶須知。基金乃投資產品，而部分涉及金融衍生工具。投資者應仔細考慮自己的投資目標、投資經驗、投資年期、財政狀況、風險承受能力、稅務後果及特定需要，亦應及了解投資產品的性質、條款及風險。投資者如對其投資有任何疑問，請諮詢獨立的專業意見。使用「恒生每月投資計劃」服務需受有關條款及細則約束。詳情請瀏覽[恒生每月投資計劃章程](#)。
- 有關**認購新股服務（IPO）**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/e-services/e-ipo-service/ipo-stocks/>。投資者應明瞭所有投資均涉及風險，證券價格可升亦可跌，甚至變成毫無價值。投資者在決定是否投資於有關股份之前應先閱讀有關招股章程，以了解該建議發售之詳細資料及相關風險披露聲明，並應就本身的財務狀況、投資經驗、投資目標及其他狀況及需要，詳細考慮並決定投資有關股份是否切合本身特定的投資需要，若有需要更應諮詢獨立之法律、財務及其他專業投資及其他意見，方可作出有關投資決定。
- 有關**認購首次公開發售債券服務（IPO 債券）**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/e-services/e-ipo-service/ipo-bond/>。投資涉及風險。投資產品價格可升可跌，甚至可變成毫無價值。買賣投資產品未必一定能夠賺取利潤，反而可能會招致損失。受條款及細則約束。在決定是否投資有關 IPO 債券之前，你應先閱讀有關發售文件以了解發售的詳細資料包括相關風險，並應就本身的財務狀況、投資經驗、投資目標以及其他狀況和需要，詳細考慮並決定投資有關 IPO 債券是否切合本身特定的投資需要。若有需要，你應諮詢獨立的法律、財務和其他專業投資和其他意見，方可作出有關投資決定。
- 有關**自動計算證券盈利 / 虧損功能**詳情，請瀏覽 <https://www.hangseng.com/cms/emkt/pmo/grp01/p12/chi/index.html>。盈利 / 虧損（未變現 / 已變現）計算的數值為估算，僅作為一般信息及供參考。它未必能反映或顯示投資者之證券投資的實際損益。在需要時，投資者應諮詢獨立的專業顧問。投資者應注意投資涉及風險，證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。投資者在作出任何投資決定前，應詳細閱讀有關之風險披露聲明。
- 有關**強積金**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/e-services/e-mpf/>。投資者須注意投資涉及風險。往績不能作為未來表現的指標。金融工具（尤其是股票及股份）之價值及任

何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱強積金計劃說明書。恒生強積金計劃的營辦人為恒生銀行。強積金信託人可酌情決定是否接納可扣稅自願性供款。在任何情況下，強積金信託人保留不接受任何可扣稅自願性供款的絕對權利。

• 有關**股票掛鈎投資**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/equity-linked-investments/>。本產品為複雜的產品。投資者須注意投資均涉及風險。投資者應就本產品審慎行事。投資者務請注意，本產品的市值可能出現波動，投資者可能損失其全部投資款項。因此，準投資者在決定投資本產品前，應確保其了解本產品的性質，並細閱本文件及組成本產品的發售文件的其他文件所載列的風險因素，並在有需要時尋求獨立專業意見。詳情請查閱**重要風險警告**。

• 有關**結構性票據**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/structured-notes/>。你須注意投資涉及風險。本產品為複雜產品及涉及衍生工具的結構性產品。你務請注意，你可能損失部分或全部初始投資金額，如發行人於結構性票據年內破產或發行人違反其於結構性票據項下的支付責任。因此，你在決定投資本產品前，應確保其了解本產品的性質，並細閱本文件以及其發行文件中所載列的風險因素，並在有需要時尋求獨立專業意見。詳情請查閱**致客戶重要資料**。

• 有關**債券及存款證服務**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/bonds-and-certificates-of-deposit/>。債券/存款證乃投資產品。投資決定是由閣下自行作出的。閣下應仔細考慮閣下的投資目標、投資經驗、投資年期、財政狀況、風險承受能力、稅務後果及特定需要，以決定該投資是否適合閣下。閣下的中介人有責任確保閣下明白本產品的性質及風險，並確保閣下有足夠財力承擔買賣本產品的風險及潛在損失。債券並非存款，並不應被視為傳統定期存款的代替品。存款證並非受保障存款，不受香港的存款保障計劃保障。購買債券 / 存款證的投資者須承受債券 / 存款證發行人及擔保人（如有）的信貸風險。概不保證發行人 / 擔保人違反還款責任時會獲得保障。在最壞情況下，倘發行人及擔保人（如有）未能於到期時履行其各自在債券 / 存款證項下的還款責任，閣下可能會損失全部投資款項。詳情請查閱「**債券及存款證買賣服務**」資料單張。

• 有關**外匯及貴金屬孖展買賣服務**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/investment/fx-and-precious-metal-trading-services/margin/>。槓桿式外匯及貴金屬買賣的虧損風險可以十分重大。你所蒙受的虧損可能超過你的最初按金款額。即使你定下備用買賣指示，例如「止蝕」或「限價」買賣指示，亦未必可以將虧損局限於你原先設想的數額。市場情況可能使這些買賣指示無法執行。你可能被要求一接到通知即存入額外的按金款額。如你未能在所訂的時間內提供所需的款額，你的未平倉合約可能會被了結。你將要為你戶口所出現的任何逆差負責。因此，你必須仔細考慮，鑑於自己的財務狀況及投資目標，外匯及貴金屬孖展買賣是否適

合你。人民幣受中國政府的外匯管制。倘若你的孖展買賣合約涉及離岸人民幣，將要承受人民幣的貨幣風險。透過電子交易系統進行買賣可能與透過其他交易系統或平台進行買賣有所不同。你將承受與系統有關的風險，包括硬件及軟件失靈的風險，而可能導致你的指令未能按照你的指示執行，或完全未能被執行。投資涉及風險。上述風險披露並不能披露所有風險。你作出任何投資決定前，必須閱讀及明白所有有關之文件及風險披露聲明（尤其是包含在有關申請表內之風險披露聲明）。詳情請查閱重要風險警告。

• 有關 **FX2 – 外匯及貴金屬買賣服務**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/investment/fx-and-precious-metal-trading-services/fx2/overview/>。外匯及貴金屬買賣的風險十分重大。你或會蒙受重大虧損或甚至損失全部最初按金。在某些市況下，你或會發覺平倉困難或甚至不可能將未平倉的 FX2 買賣合約平倉。你即使定下備用買賣指示，如「止蝕」或「限價」買賣指示，亦未必會使你之虧損局限於其原先設想之數額。在極端情況如市況變動不利你的持倉合約，可能會要求你在短時間內存入額外的按金或支付利息，以維持你的持倉合約。如你未能即時提供所需的按金或支付所需的利息，你的所有未平倉 FX2 買賣合約可能會在未有進一步通知你的情況下被斬倉。因此，你應根據本身的財務狀況及投資目標，仔細考慮有關外匯及貴金屬買賣安排是否適合你。人民幣受中國政府的外匯管制。倘若你的「FX2 買賣合約」涉及離岸人民幣，將要承受人民幣的貨幣風險。透過電子交易系統進行買賣可能與透過其他交易系統或平台進行買賣有所不同。你將承受與系統有關的風險，包括硬件及軟件失靈的風險，而可能導致你的指令未能按照你的指示執行，或完全未能被執行。投資涉及風險。上述風險披露並不能披露所有風險。你作出任何投資決定前，必須閱讀及明白所有有關之文件及風險披露聲明（尤其是包含在有關申請表內之風險披露聲明）。詳情請查閱重要風險警告。

• 有關**保本投資存款**之詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/capital-protected-investment-deposit/>。投資者應注意此乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該「保本投資存款」，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。投資者於作出任何投資決定前，應參閱有關投資類別之重要資料概要、有關條款表、條款及章則以及風險披露聲明。投資者應注意此產品有別於普通定期存款，故不應被視為一般定期存款或其替代品。此產品並非受保障存款，及不會受香港存款保障計劃的保障。投資於此產品須承受本行的信貸風險。人民幣受限於中國政府的外匯管制，故投資者投資於涉及人民幣的「保本投資存款」將要承受人民幣的貨幣風險。

• 有關「**更特息**」投資存款之詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/maxiinterest-investment-deposit/>。投資者應注意此乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該「更特息」投資存款，

除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。投資者於作出任何投資決定前，應參閱有關重要資料概要、章則以及風險披露聲明。投資者應注意此產品並不保本及有別於普通定期存款，故不應被視為一般定期存款或其替代品。此產品收益只限於其存款利息面值。投資者之本金及利息將以存款貨幣與掛鈎貨幣兩者中相對貶值者支付。投資者須承擔由貨幣貶值引致的潛在虧損，而虧損亦可能相當重大。如此產品於到期前提取，投資者亦須負擔所需之費用。此等虧損及費用可能減少是項「更特息」投資存款之利息收益及本金。投資者應就其需要諮詢專業意見。有關此產品章則可向本行分行索取。此產品並非受保障存款，及不會受香港存款保障計劃的保障。投資於此產品須承受本行的信貸風險。人民幣受限於中國政府的外匯管制，故投資者投資於涉及人民幣的「更特息」投資存款將要承受人民幣的貨幣風險。

• 有關 **SimplyStock 收費**詳情，請瀏覽 <https://www.hangseng.com/zh-hk/personal/investment/securities-services/simplystock/>。投資者應注意投資涉及風險，證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。投資者在作出任何投資決定前，應詳細閱讀有關之風險披露聲明。

免責聲明

• 此智能助理內所提供之所有資料及服務只供作個人及非商業用途及僅供參考之用，客戶不得以任何方式將任何資料發放予他人。此智能助理內所提供的資料不擬亦不應被視為買賣任何投資的要約、招攬或建議。此智能助理所包含的資料不擬提供作為專業投資或其他意見，亦不擬構成投資決定的基礎。瀏覽此智能助理之人士不應單獨基於在此提供的資料及服務而作出任何投資決定。在作出任何投資決定前，瀏覽此智能助理之人士應考慮本身的情況，包括但不限於自己的財政狀況、投資經驗及投資目標，並應明白相關投資之性質、條款及風險。瀏覽此智能助理之人士在需要時應尋求適當之專業意見。在適用法律允許的範圍內，恒生銀行對於此智能助理提供的第三方資訊及市場資訊之準確性及可靠性概不作出任何保證，亦毋須就由於任何不確或遺漏而導致之損失或損害負責（不論屬侵權或合約或其他方面）。

• 此智能助理所提及的稅務資訊只供說明用途。此智能助理所提及的稅務優惠只適用於香港納稅人。實際稅務可扣除額及 / 或可節省的稅款視乎你的個人稅務狀況，有可能與此智能助理內所列不同。此智能助理所提及的內容並不構成任何形式的稅務意見。恒生銀行有限公司或恒生保險有限公司亦不會提供稅務意見。建議你就相關稅務及此智能助理內容審慎行事。如你對此智能助理的內容有任何疑問，應向獨立人士尋求專業意見。所有稅務條款、法規及 / 或其詮釋均可能被修

改，而影響有關的稅務優惠包括稅務扣除資格。恒生銀行有限公司或恒生保險有限公司沒有責任通知你相關法律、法規及 / 或其詮釋的修改，及其可能對你產生的影響。

一般風險警告

- 所有投資均涉及風險（包括可能會損失投資本金）。投資之價格或價值可升亦可跌，甚至變成毫無價值。過往表現並不表示將來亦會有類似的表現。投資者在作出任何投資決定前，應詳細閱讀有關之風險披露聲明、銷售/產品文件以及條款/章則。

請確認你已細閱並同意以上的重要提示以開始進行對話。

關於“恒生智能助理 HARO”的重要提示

關於“恒生智能助理 HARO”的一般提示：

- 使用此智能助理須受恒生銀行有限公司（“恒生銀行”）網上重要通告及私隱聲明当中所列出之條款規範。如你使用此智能助理，即表示你接受并同意受該等條款約束。
- 此智能助理提供自動化聊天機器人与你進行互動。聊天機器由大數據分析和人工智能技術支援以回覆你的查詢。在這些技術不斷發展的同時，回覆的準確性、相關性、充分性和質素可能會有所不同。智能助理所提供的資料僅供參考。資料並不構成任何產品或服務的要約，亦無意提供專業投資或其他意見。
- 對話內容將會被分析，用作提升此智能助理準確度及質素，以及提供銀行服務之用。你與智能助理的對話內容及指示資料將會被保留十二個月。表格資料會被保留兩星期的時間。你可於對話後的六十天內自行查閱登入後的對話紀錄。
- 你透過智能助理使用部分銀行服務前，會先被要求登入網上理財。登入後你於填寫指定表格或透過智能助理進行你所指示的戶口查詢及銀行交易時，此智能助理有機會要求你提供個人資料。故此智能助理可以存取儲存於恒生銀行的你的戶口及個人資料以進行你所指示的戶口查詢、銀行交易及提供銀行服務之用，但智能助理並不會存取或記錄你的登入名稱及密碼。
- 上述所有資料會被傳送到及儲存於恒生銀行有限公司及獲授權的第三方在海外處理。在提交資料前，請先參閱我們的恒生銀行有限公司（“恒生銀行”）網上重要通告及私隱聲明。
- 對話將會被分配一個對話編號，你可透過客戶服務熱線以此編號查詢是次對話的詳情及要求將銀行交易指示以外的相關對話內容從系統中刪除。
- 此智能助理提及的所有優惠及服務皆受有關條款及細則約束。

指定銀行服務的提示：

- 有關轉賬及繳費詳情，請瀏覽快速支付系統之條款及細則。
- 有關一般銀行服務詳情，請瀏覽 <https://www.hangseng.com/zh-cn/personal/banking-services>。

- 有关个人 e-Banking 详情，请浏览 <https://www.hangseng.com/zh-cn/personal/digital/ebanking/>。有关个人流动理财服务应用程序详情，请浏览 <https://www.hangseng.com/zh-cn/personal/digital/personal-mobile-app/>。
- 有关账单及缴费详情，请浏览 <https://www.hangseng.com/zh-cn/personal/banking-services/payment-and-other-services/online-bill-payment>。
- 有关信用卡、按揭及私人贷款，请注意：“借定唔借？还得到先好借！”。有关信用卡详情，请浏览 <https://www.hangseng.com/zh-cn/personal/cards/>。有关按揭详情，请浏览 <https://www.hangseng.com/zh-cn/personal/mortgages/>。有关私人贷款详情，请浏览 <https://www.hangseng.com/zh-cn/personal/loans/>。请按此查阅相关产品资料概要。
- 有关定期存款详情，请浏览 <https://www.hangseng.com/zh-cn/personal/banking-services/accounts-and-deposits>。
- 有关旅游保险详情，请浏览 <https://www.hangseng.com/zh-cn/insurance/general-insurance/travel-insurance/>。“旅游综合保障计划”（“本计划”）由安达保险香港有限公司（“安达保险”）承保，该承保公司已获保险业监管局授权在香港特别行政区经营，并受其监管。安达保险保留最终保单批核权。恒生银行有限公司（“恒生银行”）已于保险业监管局注册为保险代理机构（牌照號碼：FA3168）及获安达保险授权分销本计划。本计划为安达保险而非恒生银行之产品。投保本计划须向安达保险支付保费，安达保险会向恒生银行就销售本计划提供佣金和业绩奖金，而恒生银行目前所采取之销售员工花红制度，已包含员工多方面之表现，并非只着重销售金额。对于恒生银行与客户之间因销售过程或处理有关交易而产生的合资格争议（定义见金融纠纷调解计划的金融纠纷调解中心的职权范围），恒生银行须与客户进行金融纠纷调解计划程序；然而，对于有关产品的保单合约条款、核保、理赔及保单服务的任何争议应由安达保险与客户直接解决。有关详尽条款、规定及不保事项，请参阅保单条款。
- 有关医疗保障详情，请浏览 <https://www.hangseng.com/zh-cn/personal/insurance-mpf/about-hang-seng-insurance/>。此乃资料摘要，只作参考。有关医疗保障计划的详尽保障范围、不受保障项目、条款及细则，请参阅合约。相关产品风险，请参阅产品册子。如果中、英文的意思如有任何差别，概以英文为准。医疗保障计划属香港医务卫生局认可的自愿医保计划，并由汇丰人寿保险（国际）有限公司（“汇丰保险”）承保，汇丰保险已获保险业监管局授权在香港特别行政区经营，并受其监管。恒生银行有限公司（“恒生银行”）为汇丰保险所授权分销本计划的保险代理机构。本计划为汇丰保险而非恒生银行之产品。投保本计划须向汇丰保险支付保费。汇丰保险会向恒生银行就销售上述计划提供佣金及业绩奖金，而恒生银行目前所采取之销售

员工花红制度，已包含员工多方面之表现，并非只着重销售金额。对于恒生银行与客户之间因销售过程或处理有关交易而产生的合资格争议（定义见金融纠纷调解计划的金融纠纷调解中心的职权范围），恒生银行须与客户进行金融纠纷调解计划程序；然而，对于有关产品的保单条款或质素（核保、索偿及服务）的任何争议应由汇丰保险与客户直接解决。有关医疗保障计划只拟在香港特别行政区销售，不能诠释为在香港境外提供或出售或游说购买汇丰保险的任何产品的要约、招揽及建议。

• 有关**人寿保险**计划详情，请浏览 <https://www.hangseng.com/zh-cn/personal/insurance-mpf>。此智能助理提供的资料仅供参考之用。有关人寿保险计划之详尽条款、规定及不保事项，概以有关保单为准。人寿保险计划均由恒生保险承保有限公司（“恒生保险”）承保，该承保公司已获香港保险业监管局授权经营，并受其监管。恒生银行为恒生保险之授权保险代理机构，而有关产品乃恒生保险而非恒生银行的产品。如阁下于销售过程或处理有关保险产品交易时与恒生银行产生合资格争议（定义见有关金融纠纷调解计划的金融纠纷调解中心的职权范围），恒生银行将与阁下进行金融纠纷调解计划程序；然而，对于有关保险产品的合约条款的任何争议，则请阁下与恒生保险直接解决。

• 有关**外币兑换**详情，请浏览 <https://www.hangseng.com/zh-cn/personal/foreign-exchange/>。外币兑换涉及汇率风险。如将外币兑换为其他货币时，可能会因当时外币汇率之变动而出现利润或蒙受亏损。人民币乃受制于汇率风险。客户于兑换人民币至其他货币（包括港币）时将可能受汇率波动而引致损失。有关当局所实施的外汇管制亦可能对适用汇率造成不利的影响。人民币现时并非自由兑换的货币，可能受制于若干政策、监管要求及/或限制（有关政策、监管要求或限制将不时更改而毋须另行通知）。实际的兑换安排须依据当时的政策、监管要求及/或限制而定。

• 有关**SimplyFund** 详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/fund-services/simply-fund/>。投资者须注意所有投资均涉及风险（包括可能会损失投资本金），投资基金单位价格或价值可升亦可跌，过往表现并不可作为日后表现的指引。投资者在作出任何投资决定前，应小心阅读及明白有关基金之销售文件（包括基金详情及当中所载之风险因素之全文）及基金投资客户须知。基金乃投资产品，而部分涉及金融衍生工具。投资者应仔细考虑自己的投资目标、投资经验、投资年期、财政状况、风险承受能力、税务后果及特定需要，亦应了解投资产品的性质、条款及风险。投资者如对其投资有任何疑问，请咨询独立的专业意见。请浏览 https://www.hangseng.com/cms/spd/eng/PDF/simplyfund_riskwarning.pdf 了解更多风险

警告。使用“SimplyFund”服务需受有关条款及细则约束。详情请浏览 [SimplyFund 户口之重要事项及 SimplyFund 户口章程](#)。

• 有关**基金投资**详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/fund-services/investment-funds/>。有关**基金每月投资计划**，请浏览 <https://www.hangseng.com/zh-cn/investment/investment-fund-services/monthly-investment-plan-for-funds/>。投资者须注意所有投资均涉及风险（包括可能会损失投资本金），投资基金单位价格或价值可升亦可跌，过往表现并不可作为日后表现的指引。投资者在作出任何投资决定前，应小心阅读及明白有关基金之销售文件（包括基金详情及当中所载之风险因素之全文）及基金投资客户须知。基金乃投资产品，而部分涉及金融衍生工具。投资者应仔细考虑自己的投资目标、投资经验、投资年期、财政状况、风险承受能力、税务后果及特定需要，亦应了解投资产品的性质、条款及风险。投资者如对其投资有任何疑问，请咨询独立的专业意见。使用“恒生每月投资计划”服务需受有关条款及细则约束。详情请浏览[恒生每月投资计划章程](#)。

• 有关**认购新股服务 (IPO)** 详情，请浏览 <https://www.hangseng.com/zh-hk/e-services/e-ipo-service/ipo-stocks/>。投资者应明了所有投资均涉及风险，证券价格可升亦可跌，甚至变成毫无价值。投资者在决定是否投资于有关股份之前应先阅读有关招股章程，以了解该建议发售之详细资料及相关风险披露声明，并应就本身的财务状况、投资经验、投资目标及其他状况及需要，详细考虑并决定投资有关股份是否切合本身特定的投资需要，若有需要更应咨询独立之法律、财务及其他专业投资及其他意见，方可作出有关投资决定。

• 有关**认购首次公开发售债券服务 (IPO 债券)** 详情，请浏览 <https://www.hangseng.com/zh-hk/e-services/e-ipo-service/ipo-bond/>。投资涉及风险。投资产品价格可升可跌，甚至可变成毫无价值。买卖投资产品未必一定能够赚取利润，反而可能会招致损失。受条款及细则约束。在决定是否投资有关 IPO 债券之前，你应先阅读有关发售文件以了解发售的详细资料包括相关风险，并应就本身的财务状况、投资经验、投资目标以及其他状况和需要，详细考虑并决定投资有关 IPO 债券是否切合本身特定的投资需要。若有需要，你应咨询独立的法律、财务和其他专业投资和其他意见，方可作出有关投资决定。

• 有关**自动计算证券盈利/亏损功能**详情，请浏览 <https://www.hangseng.com/cms/emkt/pmo/grp01/p12/chi/index.html>。盈利 / 亏损 (未变现 / 已变现) 计算的数值为估算，仅作为一般信息及供参考。它未必能反映或显示投资者之证券投资的实际损益。在需要时，投资者应咨询独立的专业顾问。投资者应注意投资涉及风险，证券

价格有时可能会非常波动。证券价格可升可跌，甚至变成毫无价值。买卖证券未必一定能够赚取利润，反而可能会招致损失。投资者在作出任何投资决定前，应详细阅读有关之风险披露声明。

- 有关**强积金**详情，请浏览 <https://www.hangseng.com/zh-hk/e-services/e-mpf/>。投资者须注意投资涉及风险。往绩不能作为未来表现的指标。金融工具（尤其是股票及股份）之价值及任何来自此类金融工具之收入均可跌可升。有关详情，包括产品特点及所涉及的风险，请参阅强积金计划说明书。恒生强积金计划的营办人为恒生银行。强积金信托人可酌情决定是否接纳可扣税自愿性供款。在任何情况下，强积金信托人保留不接受任何可扣税自愿性供款的绝对权利。

- 有关**股票挂钩投资**详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/equity-linked-investments/>。本产品为复杂的产品。投资者须注意投资均涉及风险。投资者应就本产品审慎行事。投资者务请注意，本产品的市值可能出现波动，投资者可能损失其全部投资款项。因此，准投资者在决定投资本产品前，应确保其了解本产品的性质，并细阅本文件及组成本产品的发售文件的其他文件所载列的风险因素，并在有需要时寻求独立专业意见。详情请查阅**重要风险警告**。

- 有关**结构性票据**详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/structured-notes/>。你须注意投资涉及风险。本产品为复杂产品及涉及衍生工具的结构产品。你务请注意，你可能损失部分或全部初始投资金额，如发行人于结构性票据年期内破产或发行人违反其于结构性票据项下的支付责任。因此，你在决定投资本产品前，应确保其了解本产品的性质，并细阅本文件以及其发行文件中所载列的风险因素，并在有需要时寻求独立专业意见。详情请查阅**致客户重要资料**。

- 有关**债券及存款证服务**详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/bonds-and-certificates-of-deposit/>。债券/存款证乃投资产品。投资决定是由阁下自行作出的。阁下应仔细考虑阁下的投资目标、投资经验、投资年期、财政状况、风险承受能力、税务后果及特定需要，以决定该投资是否适合阁下。阁下的中介人有责任确保阁下明白本产品的性质及风险，并确保阁下有足够财力承担买卖本产品的风险及潜在损失。债券并非存款，并不应被视为传统定期存款的替代品。存款证并非受保障存款，不受香港的存款保障计划保障。购买债券/存款证的投资者须承受债券/存款证发行人及担保人（如有）的信贷风险。概不保证发行人/担保人违反还款责任时会获得保障。在最坏情况下，倘发行人及担保人（如有）未能于到期时履行其各自在债券/存款证项下的还款责任，阁下可能会损失全部投资款项。详情请查阅**“债券及存款证买卖服务”资料单张**。

• 有关**外汇及贵金属孖展买卖服务**详情，请浏览 <https://www.hangseng.com/zh-cn/investment/fx-and-precious-metal-trading-services/margin/>。杠杆式外汇及贵金属买卖的亏损风险可以十分重大。你所蒙受的亏损可能超过你的最初按金款额。即使你定下备用买卖指示，例如“止蚀”或“限价”买卖指示，亦未必可以将亏损局限于你原先设想的数额。市场情况可能使这些买卖指示无法执行。你可能被要求一接到通知即存入额外的按金款额。如你未能在所订的时间内提供所需的款额，你的未平仓合约可能会被了结。你将要为你户口所出现的任何逆差负责。因此，你必须仔细考虑，鉴于自己的财务状况及投资目标，外汇及贵金属孖展买卖是否适合你。人民币受中国政府的外汇管制。倘若你的孖展买卖合约涉及离岸人民币，将要承受人民币的货币风险。透过电子交易系统进行买卖可能与透过其他交易系统或平台进行买卖有所不同。你将承受与系统有关的风险，包括硬件及软件失灵的风险，而可能导致你的指令未能按照你的指示执行，或完全未能被执行。投资涉及风险。上述风险披露并不能披露所有风险。你作出任何投资决定前，必须阅读及明白所有有关之文件及风险披露声明（尤其是包在有关申请表内之风险披露声明）。详情请查阅**重要风险警告**。

• 有关**FX2 – 外汇及贵金属买卖服务**详情，请浏览 <https://www.hangseng.com/zh-cn/investment/fx-and-precious-metal-trading-services/fx2/overview/>。外汇及贵金属买卖的风险十分重大。你或会蒙受重大亏损或甚至损失全部最初按金。在某些市况下，你或会发觉平仓困难或甚至不可能将未平仓的FX2 买卖合约平仓。你即使定下备用买卖指示，如“止蚀”或“限价”买卖指示，亦未必会使你之亏损局限於其原先设想之数额。在极端情况如市况变动不利你的持仓合约，可能会要求你在短时间内存入额外的按金或支付利息，以维持你的持仓合约。如你未能即时提供所需的按金或支付所需的利息，你的所有未平仓FX2 买卖合约可能会在未有进一步通知你的情况下被斩仓。因此，你应根据本身的财务状况及投资目标，仔细考虑有关外汇及贵金属买卖安排是否适合你。人民币受中国政府的外汇管制。倘若你的“FX2 买卖合约”涉及离岸人民币，将要承受人民币的货币风险。透过电子交易系统进行买卖可能与透过其他交易系统或平台进行买卖有所不同。你将承受与系统有关的风险，包括硬件及软件失灵的风险，而可能导致你的指令未能按照你的指示执行，或完全未能被执行。投资涉及风险。上述风险披露并不能披露所有风险。你作出任何投资决定前，必须阅读及明白所有有关之文件及风险披露声明（尤其是包含在有关申请表内之风险披露声明）。详情请查阅**重要风险警告**。

• 有关**保本投资存款**之详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/capital-protected-investment-deposit/>。投资者应注意此乃涉及金融衍生工具的结构产品。投资决定是由阁下自行作出的，但阁下不应投资在该“保本投资存

款”，除非中介人于销售该产品时已向阁下解释经考虑阁下的财务情况、投资经验及目标后，该产品是适合阁下的。投资者于作出任何投资决定前，应参阅有关投资类别之重要资料概要、有关条款表、条款及章则以及风险披露声明。投资者应注意此产品有别于普通定期存款，故不应被视为一般定期存款或其替代品。此产品并非受保障存款，及不会受香港存款保障计划的保障。投资于此产品须承受本行的信贷风险。人民币受限于中国政府的外汇管制，故投资者投资于涉及人民币的“保本投资存款”将要承受人民币的货币风险。

• 有关“**更特息**”投资存款之详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/maxiinterest-investment-deposit/>。投资者应注意此乃涉及金融衍生工具的结构产品。投资决定是由阁下自行作出的，但阁下不应投资在该“更特息”投资存款，除非中介人于销售该产品时已向阁下解释经考虑阁下的财务情况、投资经验及目标后，该产品是适合阁下的。投资者于作出任何投资决定前，应参阅有关重要资料概要、章则以及风险披露声明。投资者应注意此产品并不保本及有别于普通定期存款，故不应被视为一般定期存款或其替代品。此产品收益只限于其存款利息面值。投资者之本金及利息将以存款货币与挂钩货币两者中相对贬值者支付。投资者须承担由货币贬值引致的潜在亏损，而亏损亦可能相当重大。如此产品于到期前提取，投资者亦须负担所需之费用。此等亏损及费用可能减少是项“更特息”投资存款之利息收益及本金。投资者应就其需要咨询专业意见。有关此产品章则可向本行分行索取。此产品并非受保障存款，及不会受香港存款保障计划的保障。投资于此产品须承受本行的信贷风险。人民币受限于中国政府的外汇管制，故投资者投资于涉及人民币的“更特息”投资存款将要承受人民币的货币风险。

• 有关 **SimplyStock** 收费详情，请浏览 <https://www.hangseng.com/zh-cn/personal/investment/securities-services/simplystock/>。投资者应注意投资涉及风险，证券价格有时可能会非常波动。证券价格可升可跌，甚至变成毫无价值。买卖证券未必一定能够赚取利润，反而可能会招致损失。投资者在作出任何投资决定前，应详细阅读有关之风险披露声明。

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请确认你已细阅并同意以上的重要提示以开始进行对话。