

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 the Important Message to Readers and Internet Privacy Policy Statement of Hang Seng Bank Limited ("Hang Seng Bank"), Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance of Hang Seng Bank and Personal Information Collection Statement of Hang Seng Insurance Company Limited ("Hang Seng Insurance") (if applicable). By using the virtual assistant you accept and agree to be bound by these terms.
- This virtual assistant is an automated service, and information provided for general enquiries 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 Important Message to Readers and Internet Privacy Policy Statement of Hang Seng Bank Limited ("Hang Seng Bank"), the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance of Hang Seng Bank and Personal Information Collection Statement of Hang Seng Insurance Company Limited ("Hang Seng Insurance") (if applicable).
- 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 **P.P Payment Platform**, please refer to Terms and Conditions for Bank Services relating to Faster Payment System and Easy Pay Service Terms and Conditions.
- For more details of **General Banking**, please refer to <https://www.hangseng.com/en-hk/personal/banking-services>.
- For more details of **e-Services**, please refer to <https://www.hangseng.com/en-hk/e-services/>.
- 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 [hangseng.com/card](https://www.hangseng.com/card). For more details of **Mortgage**, please refer to [hangseng.com/mortgage](https://www.hangseng.com/mortgage). For more details of **Personal Loan**, please refer to [hangseng.com/loan](https://www.hangseng.com/loan). 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 is underwritten by QBE General Insurance (Hong Kong) Limited which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited for the distribution of this Plan. Premiums will be payable to QBE General Insurance (Hong Kong) Limited upon application of this Plan. QBE General Insurance (Hong Kong) Limited would provide Hang Seng Bank 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 arising between the Hang Seng Bank Limited and the customer out of the selling process or processing of the related transaction, Hang Seng Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between QBE General Insurance (Hong Kong) Limited and the customer.
- For **Medical Insurance** products, please refer to <https://www.hangseng.com/en-hk/insurance/medical-insurance> for details. The information about Medical Protection is a product summary for reference only. Please refer to the contract for detailed coverage, exclusions, terms and conditions. This scheme is underwritten by Bupa (Asia) Limited ("Bupa") which is authorized and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by Bupa for the exclusive distribution of the above schemes. Subscription will be payable to Bupa upon enrolment of Relevant Schemes. Bupa would provide Hang Seng Bank the relevant commission and performance bonus in accordance to the selling of Relevant Schemes. The existing sales staff remuneration policy offered by Hang Seng Bank would take into account various aspects of the staff performance but not solely on the sales amount. In respect of an eligible dispute arising between the 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 or performance (claims and service) of the product should be resolved directly between Bupa and the customer. HealthPro Concierge Service is provided by Bupa.
- For **Life Insurance** Plans details, please refer to the actual policy for the exact terms, conditions and exclusions of the relevant Life Insurance Plan. The information provided by this virtual assistance is intended as a general summary of information for reference only. Life Insurance Plans are underwritten by Hang Seng Insurance, which is authorised and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agent authorised by Hang Seng Insurance and the products of Hang Seng Insurance, 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 HKD to foreign currency or vice versa. 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 of 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 fund's offering documents (including the fund details and full text of the risk factors stated therein (in particular those associated with investments in emerging markets for funds investing in emerging markets) before making any investment decision). 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](#).

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