



繳款方式 PAYMENT METHODS

本行提供以下多種靈活方便的繳款方式，以供選擇。

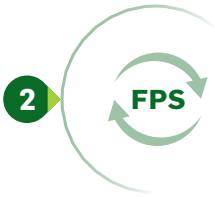
You may settle your account by one of the following convenient methods.



使用「繳費靈」服務^{1,2}

Payment by Phone Service (PPS)^{1,2}

可全日24小時透過音頻電話/互聯網/手機應用程式從指定銀行戶口轉賬付款。若使用電話登記賬單請致電18013，繳付賬單請電18033。查詢詳情，請致電900 00 222 328(廣東話)或900 00 222 329(英語)(恒生信用卡商戶編號為「20」)。若透過網上登記/繳付賬單，請瀏覽繳費靈網站。 Payment through any designated bank account via tone-dial phone/Internet/mobile app, 24 hours a day. Please call 18011 for bill registration and 18031 for bill payment over the phone. For further information on this service, please call 900 00 222 329 (English) or 900 00 222 328 (Cantonese) (The merchant code of Hang Seng Credit Card is "20"). For online registration/payment, please visit PPS website.



使用「轉數快」²

Payment by FPS²

可全日24小時透過快速支付系統(轉數快)從指定銀行戶口轉賬付款。 Payment through designated bank account via Faster Payment System (FPS), 24 hours a day.



恒生個人e-Banking^{2,3}

Hang Seng Personal e-Banking^{2,3}

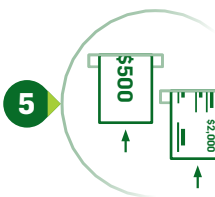
透過恒生個人e-Banking轉賬功能從閣下的恒生銀行港幣⁶或人民幣(適用於人民幣信用卡)存款戶口轉賬付款。若選擇由第三者轉賬繳款，該第三者可先登記信用卡戶口或透過有效的保安編碼器核實交易。 Transfer funds from your Hang Seng Bank HK Dollars⁶ or Renminbi (applicable to RMB Credit Card) Deposit Account to settle your credit card account by Transfer Function through Hang Seng Personal e-Banking. Registration of the credit card account or authorizing the transaction with active security device is required for online fund transfers if the payment is to be made by a third party.



於自動櫃員機轉賬^{1,2}

By Account Transfer at ATMs^{1,2}

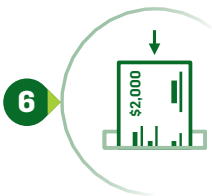
透過本港恒生銀行/滙豐集團的自動櫃員機，由恒生銀行/滙豐銀行戶口(同名或第三者)轉賬繳付信用卡賬項。 Transfer funds from any Hang Seng Bank accounts/HSBC Bank accounts (same name or third party) to your credit card account at any of the Hang Seng Bank/HSBC Group ATMs in Hong Kong.



「存款快」入數機或「存票快」入票機^{1,2,3,4}

By Cash Deposit Machines or Cheque Deposit Machines^{1,2,3,4}

可於到期還款日之前直接於「存款快」入數機存入現金或「存票快」入票機存入劃線支票⁷繳付賬項。存入前請輸入信用卡號碼或插入信用卡以便識別信用卡戶口。 Pay by depositing cash in Cash Deposit Machines or put your crossed cheque⁷ in Cheque Deposit Machines on or before the Payment Due Date. Before deposit, please input the credit card number or insert the credit card to identify the credit card account.



透過「入票快」箱^{2,3} By Cheque Drop-in Box^{2,3}

可於到期還款日前最少1個工作天前前往任何一間恒生銀行分行把港幣或人民幣(適用於人民幣信用卡)劃線支票⁷直接放入「入票快」箱繳付賬項。 Put your HK Dollars or Renminbi (applicable to RMB Credit Card) crossed cheque⁷ in our Cheque Drop-in Box at any Hang Seng Bank Branch at least 1 working day before the Payment Due Date.



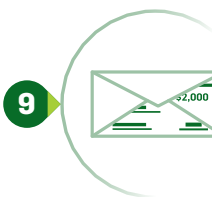
自動轉賬 By Autopay

請確保該指定銀行戶口⁸於到期還款日凌晨12時起有足夠款項支付該自動轉賬交易。如欲登記自動轉賬，請填妥直接付款授權書，有關資料可向任何一間恒生銀行分行或致電客戶服務熱線索取。 Please ensure that there is sufficient fund in the designated bank account⁸ from 12:00am on the Payment Due Date to settle the autopay transaction. To enroll in autopay, please complete a Direct Debit Authorization Form, which is obtainable at any Hang Seng Bank branches or through Customer Service Hotline.



24小時客戶服務熱線^{1,2,4,5} 24-hour Customer Service Hotline^{1,2,4,5}

透過24小時客戶服務熱線(852) 2998 8222(白金卡) / (852) 2398 0000(普通/金卡) / (852) 2998 8888(enJoy Visa白金卡) / (852) 2998 8188(enJoy Visa卡) / (852) 2998 8228(Visa Infinite卡) / (852) 2998 8111(優越理財World Mastercard/World Mastercard) / (852) 2998 8833(香港賽馬會會員卡)從已連繫之銀行戶口轉賬付款。) Transfer funds from your linked bank account through the 24-hour Customer Service Hotlines on (852) 2998 8222 (Platinum Card) / (852) 2398 0000 (Classic/Gold Card) / (852) 2998 8888 (enJoy Visa Platinum Card) / (852) 2998 8188 (enJoy Visa Card) / (852) 2998 8228 (Visa Infinite Card) / (852) 2998 8111 (Prestige World Mastercard/World Mastercard) / (852) 2998 8833 (The Hong Kong Jockey Club Membership Card).



郵寄支票² By Mail²

須於到期還款日前最少5個工作天將港幣或人民幣(適用於人民幣信用卡)劃線支票⁷寄往「香港九龍中央郵政局郵箱72962號恒生銀行有限公司」。請勿郵寄現金。 HK Dollars or Renminbi (applicable to RMB Credit Card) crossed cheque⁷ payments can be made by post to "Hang Seng Bank Limited, P.O. Box 72962 Kowloon Central Post Office Hong Kong" at least 5 working days before the Payment Due Date. Please do not send cash through the mail.

於分行櫃面繳付信用卡賬項手續費⁹ Card Repayment Over the Counter at Branches⁹

以現金、支票、本票或戶口轉賬繳付信用卡賬項，則須每柱另繳付手續費。 A handling fee will be charged for each card repayment by cash, cheque, cashier order or account transfer.

人民幣現鈔繳款只適用於人民幣信用卡及只接受面額人民幣50元或以上之紙幣。 For payment by Renminbi notes, only applicable to RMB Credit Card and only notes of RMB50 denomination or above are accepted.

1. 不適用於人民幣信用卡 Not applicable to RMB Credit Card
2. 不適用於美元Visa金卡 Not applicable to USD Visa Gold Card
3. 不適用於香港賽馬會會員專用卡 Not applicable to The Hong Kong Jockey Club Membership Private Label Card
4. 不適用於專享卡 Not applicable to Private Label Card
5. 不適用於公司卡、商務卡、財神萬事達卡 Not applicable to Business Card, Commercial Card and Fortune Mastercard
6. 若需要將港幣兌換為人民幣(適用於人民幣信用卡)，有關之兌換率將由本行指定，而所指定之兌換率均屬不可推翻的，並對閣下具有約束力。 Where a conversion of HKD into Renminbi (applicable to RMB Credit Card) is required, such conversion should be calculated at such rate specified by us which shall be conclusive and binding on you.
7. 有關支票須劃線及抬頭請寫「恒生銀行有限公司」，並請於支票背面註明信用卡戶口號碼。期票將不獲接受。而人民幣支票(適用於人民幣信用卡)必須由本港持牌銀行戶口開出。 For all cheque payments, cheques should be crossed and made payable to "Hang Seng Bank Limited". Please write down the credit card account number on the back of the cheque. Please do not issue any post-dated cheque. The related Renminbi cheque (applicable to RMB Credit Card) must be drawn on a bank account of a licensed bank in Hong Kong.
8. 如屬繳付人民幣信用卡戶口，付款銀行戶口必須為恒生銀行人民幣存款戶口。 For payment to Renminbi Credit Card Account, only applicable to debit from Hang Seng Bank Renminbi Deposit Account.
9. 不適用於Visa Infinite卡、World Mastercard、香港賽馬會會員卡(萬事達卡/專用卡)、競駿會會員卡 Not applicable to Visa Infinite Card, World Mastercard, The Hong Kong Jockey Club Membership Card (Mastercard/Private Label Card), The Racing Club Membership Card