



恒生銀行
HANG SENG BANK

商業銀行
COMMERCIAL
BANKING

Hang Seng Commercial Banking fully supports your business venture into the Greater Bay Area!

Capitalize on the boundless advantages and tap into a new wealth of opportunities!



Greater Bay Area, Greater Opportunities!

With development in full throttle, the Greater Bay Area is bursting with incredible business opportunities for you to grasp! Hang Seng understands exactly what Hong Kong businesses need, including cross-border banking services. Let us help you explore the opportunities in this up-and-coming market and capitalize on the boundless advantages :

- Through the synergy between the professional teams of Hang Seng Bank Limited ("Hang Seng Hong Kong") and its wholly-owned subsidiary Hang Seng Bank (China) Limited ("Hang Seng China"), we provide the most suitable cash management solutions for your needs. You will be well-taken care of, from account opening, funds management to financing, so you can focus on making the best out of your business.
- With 11 service points covering the Greater Bay Area as well as local market insights from professional teams, Hang Seng is well-positioned to help you stay in tune with the relatively unfamiliar market and implement your business plans.

Greater Integration!

Accounts that work seamlessly
between Mainland China & HK



- Simply open an account with both Hang Seng Hong Kong and Hang Seng China to easily manage your funds throughout the Greater Bay Area.
- The Hang Seng teams in Hong Kong and China work closely together to make your account opening process quick and smooth.

Greater Convenience!

One online platform for all your banking needs in Mainland China & HK

- **Hang Seng HSBCnet** : Stringent security and a user-friendly interface allows you to check account balances and transaction details, make transfers, handle remittances and enjoy trade services in both Mainland China & Hong Kong, making all your working capital management much more simple.
- **Hang Seng HSBCnet Mobile App** : With a clean and simple interface, you can enjoy designated services via your mobile phone anytime, anywhere. The system also supports biometric authentication login to ensure safety and reliability.
- **3-Hour-Remit-Express to and from Hang Seng China¹** : For commercial customers making online outward remittance to Hang Seng China, or to Hang Seng Hong Kong via Hang Seng China, transfers can reach the beneficiary account in just 3 hours^{2,3,4} provided certain conditions are met. Not to mention the reduced business costs with up to 55% savings in handling fees and waiver on surcharge of applications in Chinese⁵.
- **RMB/foreign currency exchange** : Help import and export trading companies catch the best exchange rate, offer exchange services in advance for pending payments, and hedge against the volatility of the RMB/foreign currency exchange rates.



Greater Efficiency!

Cash concentration and optimized payment collection

Cross-border sweeping

- Closely monitor the funds of each account (even across countries) under the company's name and sweep automatically according to business needs to maintain your group balance in the best position to enhance efficiency.
- Idle funds will be automatically transferred to the main account so you can enjoy higher interest returns.
- Accounts with sufficient funds will automatically support accounts with insufficient funds so as to avoid overdrafts and unnecessary external borrowing, thus helping you reduce financial costs.

Virtual account

- You can set up different virtual accounts for each payer according to your business needs, and collect payment separately so you can have a clear overview of the transactions.
- Enjoy more efficient management of accounts receivables with automatic reconciliation between virtual account reports and actual accounts.

Mobile collection

- Hang Seng China's mobile collection service supports all major mobile payment channels, including Alipay, WeChat Pay, Quick Pass, Apple Pay and so on, so you can easily manage different types of payment collection.
- To help expand your business channels and optimize the collection process, the service is widely applicable for offline stores, WeChat official accounts, mobile apps, online shopping malls, mini programs, etc.

Greater Advantages!

Open an account now to harness the wealth of opportunities in the Greater Bay Area!

Hang Seng Hong Kong

- Business Partner Direct : 2198 8000
- Toll-free mainland direct line[#]: 4001-20-8288
- Talk to a Hang Seng Relationship Manager

Hang Seng China

- Service hotline : 8008 30 8008
4008 30 8008



The above services are subject to terms and conditions. For details, please contact the staff of Hang Seng Hong Kong and/or Hang Seng China, visit hangseng.com and/or hangseng.com/cn.

24-hour Business Partner Direct – Mainland (Toll-free) allows you to contact us for free even when staying in Mainland China. This hotline is applicable to general enquiries on commercial banking services only, but not enquiries / transactions of investment related matters. The toll-free hotline can be accessed from mobile lines, fixed telephone lines, payphones and call cards. Please note that the Bank assumes no responsibilities for charges by any phone/ telecommunications service providers, as well as all claims, disputes and complaints in relation thereto.

To borrow or not to borrow? Borrow only if you can repay!

Notes:

1. The 3-Hour-Remit-Express to and from Hang Seng China will be offered on a best effort basis. Applicable to all Hang Seng China's branches.
2. Applicable to any application for outward remittances to Hang Seng China or inward remittance from Hang Seng China which is submitted before 16:30 from Monday to Friday, provided that it is a business day both in Hong Kong and mainland China, and the beneficiary or remitter is a commercial customer of Hang Seng China, and the beneficiary or remitter has already submitted all the required supporting documents for validation.
3. Service is subject to the fulfillment of the conditions for straight-through processing (e.g. debit account with sufficient funds, correct/complete beneficiary information including beneficiary account number and beneficiary bank's SWIFT BIC code). It is not available for transactions which are restricted by Mainland legal and regulatory authorities and transactions which require foreign exchange or declarations.
4. Service is subject to the fulfillment of the conditions for straight-through processing, (including but not limited to the accuracy of the name of the beneficiary and the account name, supporting documents are fully submitted if required). The cut-off time for same-day credit is 16:30 (Monday to Friday, excluding public holidays).
5. The promotion period is from 1 July 2021 to 30 June 2022 (both days inclusive) (the "Promotion Period"). The Preferential Handling Fee is not applicable to customers using Monthly Billing Services. Hang Seng Hong Kong will revise the handling fee from time to time. For details, please refer to Part B of the prevailing tariffs of Hang Seng Hong Kong.

Foreign Currency Risk

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.

RMB Currency Risk

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.

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