



恒生銀行  
HANG SENG BANK

■ Prestige Private  
■ 優越私人理財

# WHERE EXPERTS MEET

Expert. A title you can claim, through your vision, your experience and your achievements.

As a Prestige Private customer, you can rely on our elite wealth management team and experts from different fields, to offer you distinctive insights and a unique service experience.

# YOUR DEDICATED WEALTH MANAGEMENT TEAM





## VISIONARY INSIGHTS FROM AN EXPERT TEAM

Your Prestige Private Relationship Manager and our team of experts use all their experience and insights to help you capture each opportunity for your wealth growth :

## INVESTMENT

Our experienced Investment Expert will analyse your portfolio, integrating our professional market commentaries. They can then offer the expert advice that will define your personalised strategy. And when you need even more personalisation, you can enjoy private consultations with an Investment Expert.



## FOREX

Our Forex Expert will analyse the latest foreign exchange, gold and commodities market trends with the support of up-to-the-minute market news and commentary. You can develop your strategy with them through private consultations either by phone or video meeting.





## SECURITIES

Our Securities Specialist will provide stock updates and market trend insights based on your investment appetite. They will also be on hand to provide any trading services you require.

## INSURANCE

Working alongside you, we will plan the tailor-made insurance solution that aligns with your ambitions and your family's needs. From medical protection to retirement to legacy planning, every element is defined by our Insurance Expert.



Note: For details, please refer to the Risk Disclosure Statement on the website.

Note: Customers must register to enjoy the above service. Customers should fulfil all the registration requirements and acknowledge his/her understanding for the service terms and conditions. For details, please contact your Relationship Manager.





## FINANCING

Our Financing Expert will fully evaluate your portfolio covering your own properties and various assets. We will then define a tailor-made financial plan that best caters to your funding needs and life plan with solutions ranging from mortgages to secured overdrafts, personal loans to credit cards.

Note: For details, please refer to the Risk Disclosure Statement on the website.

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

Along with preferential pricing, we offer a comprehensive suite of investment products to cater to your unique preferences. These include bonds, investment funds, structured products, Equity Linked Investment products, MaxiInterest Investment Deposit, Capital Protected Investment Deposit, and Assetlinked Secured Overdraft Facilities.

Our all-embracing Health Insurance Schemes and Life Insurance Plans help to meet the healthcare needs of you and your family. Comprehensive legacy planning also provides holistic protection for your loved ones' future.

We will also offer regular portfolio reviews to help fully realise your wealth growth potential.

Note: For details, please refer to the Risk Disclosure Statement on the website.  
To borrow or not to borrow? Borrow only if you can repay!



# YOUR NEW BANKING SERVICE EXPERIENCE



## REFINED TASTE AND DEDICATED SERVICE

Our first-of-its-kind Prestige Private Centre at the Hang Seng Bank Headquarters in Central offers you the utmost in comfort and sophistication, as well as a comprehensive range of services. Our experts are happy to provide all the assistance you need as you relax in this refined oasis of exclusivity.

We also have designated Prestige Private Counters at selected branches for you to enjoy priority service. Our 24-hour Wealth Service Team is able to be reached around the clock via Live Chat or the Prestige Banking hotline. With profound investment and financial knowledge, they can provide you with the latest market analysis and serve you with the trading of funds, bonds and other investment products.



# YOUR NEW PRIVILEGE EXPERIENCE



# EXTRAORDINARY EXPERIENCES FOR THE EXTRAORDINARY YOU

As a Prestige Private customer, you are vested in the unparalleled privileges and offers. Every special experience is here for you to revel in and celebrate your success.

A health journey full of rewards awaits you as a VIP.

In the world of Prestige Private, you can always enjoy the best that life has to offer!





# HEALTHCARE PRIVILEGES EC HEALTHCARE

You can enjoy a series of complimentary personal wellness privileges, including healthcare and beauty. The merchant includes NYMG, Hair Forest, ATO Hair Club and DR REBORN, taking care of your health needs.

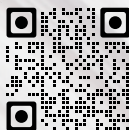
Note: Terms and Conditions apply.  
Please refer to the Terms and Conditions on the website.

# A REWARDING HEALTH JOURNEY

A host of exclusive health information, services and privileges from the Hang Seng Olive Wellness App, is ready to be unlocked by you. Simply download the app and enjoy a straight upgrade to the highest tier – VIP Gold Member.



Hang Seng Olive



Note: Terms and Conditions apply.  
Please refer to the Terms and Conditions on the website.



# WHERE EXPERTS MEET

The best services and experiences,  
all tailored to your needs and wants!  
Prestige Private, your partner for a  
privileged life!

Prestige Private 24/7 manned hotline  
2998 8022

## Hang Seng Prestige Private Terms and Conditions

1. You can apply for Prestige Private if you maintain a Total Relationship Balance ("TRB") of HK\$8,000,000 or above with us.
2. After the first 12 month of your successful application of Prestige Private, your eligibility for Prestige Private will be reviewed on an annual basis according to the month of upgrading to Prestige Private. At the time of annual review, we will look back to see if you have maintained an average TRB of HK\$8,000,000 or above of past 12 months (excluding the annual review month). If you have been unable to meet the requirement, your eligibility as a Prestige Private customer and the corresponding privileges and offers will expire after 3 months. We will notify you before the expiry of your Prestige Private status, and we will not be responsible for any losses or inconvenience that you have due to the expiry.
3. Upon the expiry of your Prestige Private status, you will continue as a Prestige Banking customer if you continue to hold this account and be qualified in accordance with the eligibility applicable to it.
4. The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit cards cash advances, outstanding balance of personal loans, and accumulated premiums paid for the designated life insurance plans distributed by Hang Seng Bank as an agent as well as Hang Seng MPF balance. For sole name integrated account holders, their other joint name account(s) will also be included.

## Risk Disclosure

### Investment Funds:

- 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 the relevant fund's offering documents (including the full text of the risk factors stated therein (in particular those associated with investments in emerging markets for funds investing in emerging markets) in detail before making any investment decision.

### Equity Linked Structured Products:

- Equity Linked Structured Products involve derivatives. The investment decision is yours but you should not invest in the Equity Linked Structured Products 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 offering documents of the Equity Linked Structured Products before making any investment decision.
- Equity Linked Structured Products is a Complex Product that you should exercise caution in relation to this product.
- The market value of the equity linked structured products may fluctuate and investors may sustain a total loss of their investment. Prospective investors should therefore ensure that they understand the nature of the equity linked structured products and carefully study the risk factors set out in the offering documents for the equity linked structured products and, where necessary, seek independent professional advice, before they decide whether to invest in equity linked structured products. If you purchase the equity linked structured products, you are relying upon the credit worthiness of the Issuer of equity linked structured products.



#### Bond and 3rd party Certificate of Deposit Product:

- Bonds and Certificates of Deposit (CDs) are investment products. The investment decision is yours but you should not invest in a bond/CD unless the intermediary who sells it to you has explained to you that the bond/CD is suitable to you having regard to your financial situation, investment experience and investment objectives. 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.

#### MaxiInterest Investment Deposit:

- 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.
- 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.

#### Capital Protected Investment Deposit:

- 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.

#### Securities Services:

Investors should note that investment involves risks and 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 not only base on this material alone to make any investment decision, but should read in detail in the relevant risk disclosure statements. Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in A-shares of Stock Connect Northbound Trading include:

- Transactions under the Northbound or Southbound Trading of Shanghai-Hong Kong Stock Connect / Shenzhen-Hong Kong Stock Connect will not be covered by the Investor Compensation Fund in Hong Kong.
- Once the respective quota is used up, trading will be affected or will be suspended.
- Stock Connect Northbound Trading will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.
- When some stocks are recalled from the scope of eligible stocks for trading via Stock Connect Northbound Trading, the stocks can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.



#### Foreign Exchange:

##### i. 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.

##### ii. 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.

#### **Disclosure of Information of Insurance Products**

- Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited. Hang Seng Insurance Company Limited is authorized and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorized by Hang Seng Insurance Company Limited and the insurance products are products of Hang Seng Insurance Company Limited 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 Company Limited and you directly.
- The health insurance schemes are 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 in the above schemes. Bupa will provide Hang Seng Bank with the relevant commission and performance bonus in accordance with the selling of the above 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 the sales amount. HealthPro Concierge Service is provided by Bupa. 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 contract terms or performance (claims and service) of the product should be resolved directly between Bupa and the customer.