



恒生銀行
HANG SENG BANK

Hang Seng Prestige Terms and Conditions

Customer can enjoy monthly fee waiver for Prestige Banking if the Total Relationship Balance¹ of previous month is at HKD1,000,000 or above. If the Total Relationship Balance of previous month is below HKD1,000,000 or HKD500,000, monthly fee for Prestige Banking of HKD40 or HKD340 will be applied respectively. If an auto-payroll service² is set up through Prestige account, a monthly fee waiver will also be entitled with Total Relationship Balance of HKD500,000 or its equivalent.

- (1) 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.
- (2) Please inform your employer to use your Prestige Banking account as your auto-payroll account. As a valid auto-payroll account, integrated account must have auto-payroll transactions for at least two months within the three months period prior to the monthly fee collection date. The monthly fee waiver is applicable to customers who have payroll transactions in HKD only. Please contact our branch staff for offer details and relevant terms and conditions. This offer is subject to change without further notice.

Hang Seng Bank Limited (the "Bank") reserves the right to suspend, vary or discontinue any offers and services at anytime without further notice. The Bank also reserves the right to revise any interest rates, fees and charges from time to time subject to the Bank's notice for any such variation. In case of dispute, the decision of the Bank shall be final.