



December 2022

Dear Customer,

**Notice of Amendment on Bank Tariff Guide for
Hang Seng Wealth and Personal Banking Customers**

Hang Seng Bank Limited ("the Bank") would like to notify you of amendments to the Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers that will take effect from 1 January 2023 ("Effective Date"). The summary of the amendments' key features is provided below:

Item	Prevailing	Revised
Deposit Account and Services		
Cashier's Order -issuance	HK\$50 ⁽⁴⁾ per cheque	HK\$75 ⁽⁴⁾ per cheque
Notes ⁽⁴⁾	Integrated Account of Signature/ Prestige Banking can enjoy a privileged service charge of HK\$25.	Integrated Account of Signature/ Prestige Banking can enjoy a privileged service charge of <u>HK\$40</u> .
Demand Draft -issuance -re-purchased/amendment -stop-payment	Supplement information for issuance and amendment service (N/A)	New: Supplement information for issuance and amendment service Demand Draft -issuance ^a -re-purchased/amendment ^a -stop-payment <u>(^a issuance and amendment services is not available after 5 February 2023)</u>
Remittances and Foreign Exchange Services		
Telegraphic Transfer -Remit to	Branch/Other Channels	Branch/Other Channels
Other bank account in Hong Kong SAR/Mainland China/Taiwan/ Macau SAR	HK\$220	<u>HK\$230</u>
Other countries/territories	HK\$220 (HKD or domicile currency) HK\$260 ⁽⁴⁾ (Non-domicile currency)	HK\$230 (HKD or domicile currency) <u>HK\$270⁽⁴⁾</u> (Non-domicile currency)
Notes (4)	Signature/Prestige Banking customer enjoys a privileged charge HK\$220 for the non-domicile currency remittance conducted via Integrated Account of Signature/ Prestige Banking through Hang Seng branch to an account with a bank in any location apart from Hong Kong SAR/Mainland China/Taiwan/Macau SAR.	Signature/Prestige Banking customer enjoys a privileged charge HK\$230 for the non-domicile currency remittance conducted via Integrated Account of Signature/ Prestige Banking through Hang Seng branch to an account with a bank in any location apart from Hong Kong SAR/Mainland China/Taiwan/Macau SAR.
WMC Transfer ⁽⁴⁾	(N/A)	New Item <u>Charge</u> <u>Waived</u> <u>Notes ⁽⁴⁾ WMC Transfer Service support</u> <u>same name transfer between Hang Seng</u> <u>Hong Kong and WMC Cooperating Banks</u> <u>in Mainland China (except Hang Seng</u> <u>China). The waiver is applicable to the</u> <u>transfer instruction submitted via WMC</u> <u>Transfer Service in Hang Seng Hong Kong</u> <u>Personal e-Banking or Personal Mobile</u> <u>App.</u>



Item	Prevailing	Revised
Credit Card Services		
Cash Advance Handling Fee		
Visa Infinte/World Mastercard/ Prestige World Mastercard/ Platinum Card/Gold Card/Classic Card/USD Visa Gold Card	A handling fee of 3.5% of the cash advance amount (minimum HK\$100/US\$13) will be charged for every cash advance transaction.	A handling fee of <u>0.5%</u> ⁽¹⁾ of the cash advance amount (minimum HK\$100/US\$13) will be charged for every cash advance transaction.
Renminbi Platinum Card/Renminbi Gold Card/Renminbi Credit Card	A handling fee of 3.5% of the cash advance amount (minimum CNY100) will be charged for every cash advance transaction.	A handling fee of <u>0.5%</u> ⁽¹⁾ of the cash advance amount (minimum CNY100) will be charged for every cash advance transaction.
The Hong Kong Jockey Club Member Card (Mastercard)/The Racing Club Membership Card	A handling fee of 3.5% of the cash advance amount (minimum HK\$70) will be charged for every cash advance transaction.	A handling fee of <u>0.5%</u> ⁽¹⁾ of the cash advance amount (minimum HK\$70) will be charged for every cash advance transaction. Notes ⁽¹⁾ Effective from 30 December 2022
Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services		
Disclaimer (Section C page 5)	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.	Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment 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 offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.



Item	Prevailing	Revised
Disclaimer (Section C page 7)	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 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 detail before making any investment decision.	Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment 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 offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

Please note that if you continue to use the above services on or after the effective date, you will be deemed to have accepted the amendments. Please also note that if you do not accept the amendments contained in this notice, the Bank may not be able to continue to provide you with the relevant services.

From 1 December 2022, you may obtain a copy of the revised Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers from the Bank's website (Hang Seng Bank Website > "Personal" > "Service Charges") or any branches of the Bank. Copy of the existing Bank Tariff is available from the above website or any branches of the Bank until 31 December 2022.

Also, you may download this customer notice from the Bank's website (Hang Seng Bank Website > "Personal" > "Important notice" > "Notice of amendment on Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers") until 31 December 2022. You may not be able to access or download the existing Bank Tariff Guide and this customer notice after the relevant date(s).

If you have any questions or should you wish to terminate any account, product and/or service, please contact your usual representative at Hang Seng Bank Limited or our customer service hotline at 28220228.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

Hang Seng Bank Limited