

個人賬戶操作之一般說明資料

Descriptive information of Personal Account Operations

1. 開立賬戶時有關查證身分規定的一般說明資料 Identity document requirements for account open

- 如申請人需要以個人名義開立各類戶口，可透過恒生個人流動理財服務應用程式*或親自到任何一間恒生銀行分行辦理，並需提交有效之身份證明文件正本，(例如香港身分證或護照) 及/或有效之地址證明文件如適用 (例如最近的公用事業服務收費單、稅單、差餉單、或由受規管金融機構發出的結單或通知書)。有關詳情，請向本行查詢或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>其他銀行服務>有用資料>開立個人戶口之所需文件)。To open a personal account, via Hang Seng Personal Banking Mobile App* or visit any Hang Seng Bank branch with a valid identity document (e.g. Hong Kong Identity Card or Passport) and/or a valid address proof if applicable (e.g. the recent copies of utility bills, tax return, rates, statement or advice issued by the regulated financial institutions). Please contact our branches or visit our Hang Seng Bank websites (Hang Seng Bank Website>Personal>Banking>More Banking Services>Useful Information>Documents Required for Opening Personal Account) for any queries on the requirements of identity document.

*有關詳開戶詳情或條件，請瀏覽恒生銀行網頁>個人理財>銀行服務>網上理財服務>個人流動理財服務應用程式。For details or eligibility of account opening, please browse Hang Seng Bank Website>Personal>Banking>Digital Services>Personal Banking Mobile App.

2. 有關賬戶之操作 Operations of account

- 有關賬戶之經常性收費，請於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>有用資料>服務收費)參閱本行服務費用簡介。For the regular bank service charges, please refer to the Bank Tariff Guide available at our branches or Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Useful Information>Service Charges).
- 各類賬戶之最低結存限額要求及有關存款結餘低於最低限額時之收費 (如適用)，請於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>有用資料>服務收費)參閱本行服務費用簡介。For the minimum account balance requirements and correspondent service charges for the account(s) not fulfilling the minimum account balance requirement (if applicable), please refer to the Bank Tariff Guide available at our branches or Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Useful Information>Service Charges).
- 若不動賬戶之結餘低於指定金額，本行會每半年於該戶口收取服務費。若該不動賬戶於收費時其結餘不足以支付，本行會全數扣除該戶口之存款，並自動辦理戶口結清。若賬戶轉為不動賬戶，本行會寄出通知書予有關客人，列明有關不動賬戶服務收費及避免該收費之方法。有關不動賬戶之收費 (如適用)，客戶亦可於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>有用資料>服務收費)參閱本行服務費用簡介。An inactive account with a balance below the prescribed minimum account balance will be subject to a service charge which will be debited to the respective account on a semi-annual basis. The full amount of account balance will be debited if the outstanding account balance cannot meet the charge amount. The account will be closed automatically if the account balance reaches zero after the debit of the service charge. The bank will inform the account holder by mail when the account becomes inactive. And the account holder of the inactive account will be informed of the relevant service charge when the account becomes inactive and the method of re-activating the inactive account by this mail. For the detail of the inactive account service charge (if applicable), please refer to the Bank Tariff Guide available at our branches or Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Useful Information>Service Charges).
- 於賬戶存入支票或付款票據時，一般所需的結算時間如下：於星期一至五每日截數前存入之港元支票，可於下一個結算日下午3時後動用票款。於星期六存入之港元支票，會作為下一個結算日存入處理。未完成結算之支票款項均不能動用。The cheque clearing cycle is below: From Mondays to Fridays before cut off time, the funds will be available after 15:00 of the next clearing day. On Saturdays, the cheque will be

handled on the next clearing day following the Saturday. The funds cannot be used before the cheque is successfully processed.

- 倘若客戶欠下本行債務，則無論數額多少，屬實際債務或可能引致之債務，亦不論是個人虧欠或與他人共同虧欠，本行均可隨時在不事前通知客戶之情況下，以任何貨幣記錄於客戶之戶口內，而該戶口不論是以客戶個人名義或與他人聯名開立，均用以償還上述債務。如屬聯名戶口，本行可行使相關條款賦予之權利，將該等聯名戶口內之任何結餘款項，用以抵銷該等聯名戶口之其中一名或多名戶口持有人虧欠本行之款項。
The Bank may, at any time and without notice, apply any credit balance in any currency on a customer's account, whether in the name of the customer or in the names of the customer and any other person(s), in or towards satisfaction of any indebtedness owed by the customer to the Bank in whatever capacity and whether actual or contingent or whether owed solely by the customer or owed by the customer and any other person(s). In the case of a joint account, the Bank may exercise the rights in this clause and apply any credit balance on such joint account in or towards satisfaction of any indebtedness owed to the Bank by one or more of the holders of such joint account.
- 本行或客戶均可隨時結束任何銀行往來關係，但須遵守有關結束帳戶的特定章則及條款。本行有權於以下情況毋須通知客戶而即時結束所有或任何一個戶口：The Bank or customer reserves the right to terminate the account relationship at any time with accordance to the account termination clause(s) in the Terms and Conditions of the relevant account. Under the following circumstance, the Bank reserves the right to close all or any one of accounts immediately without notice to the customer:
 - I. 因適用條例有任何修改而令維持或運作該附屬戶口或其任何部分被禁止或變成非法；There is any change of Applicable Regulations which prohibits or renders illegal the maintenance or operation of such Sub-accounts or any part thereof;
 - II. 若本行合理地認為客戶嚴重違反或拒絕履行章則之任何責任；或The Customer shall commit any breach of omit to observe any obligations under these Terms and Conditions which, in the reasonable opinion of the Bank, amounts to a material default on the part of the Customer; or
 - III. 根據本行之賬目及記錄，任何附屬戶口於連續六個月或本行合理規定之較短期間結餘均為零。The Bank's books and records show a zero balance on any of such Sub-accounts for a period of six continuous months or for such shorter period as the Bank may reasonably prescribe.
- 如屬聯名賬戶 For joint name account only
 - I. 每名戶主須共同及個別承擔債務及責任The liability and obligations of each customer are joint and several;
 - II. 若戶主已作出授權人士安排，該授權人士可毋須知會客戶下簽署文件及辦理賬戶事宜，授權人士作出之任何交易均對戶主具有約束力，惟更改授權人士及授權人士簽署時，則須由指定有效之戶主簽署For an account with an authorized person arrangement, the authorized person is allowed to sign the document or to conduct account transaction without prior notice to the account holder(s) and the account holder(s) is/are bound by the transactions conducted by the authorized person. The application for changing authorized person or the change of signature specimen of authorized person must be signed by the account holder of designed account;
 - III. 如客戶需要更改授權簽署人或簽署安排的方法，請親自到任何一間恒生銀行分行更新有關資料。The application for the change of authorized person arrangement shall be submitted at any branch in person.

3. 存款賬戶之利息計算 Interest Rate of Deposit Account

- 有關港元、美元及各類外幣儲蓄存款利率，請參閱恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>參考利率>存款利率)。Please refer to the Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Reference Rates>Deposit Interest Rates) for the deposit interest rate.
- 利息計算及支付方法如下Deposit interest rate is calculated and paid as below:

賬戶類別 Account Type	利息計算方式 Type of interest	基數 Base	結息時段 Payment frequency
港元存摺儲蓄戶口 HKD Pass Book Savings	單息 Simple Interest	按該年實際日數 (365/366) Actual number of days of the year (365/366)	每半年派發一次 (6 月底及12 月底) Twice a year (at the end of June and December)
港元結單儲蓄戶口; ATM 結單儲蓄戶口 HKD Statement Savings and ATM Statement Savings	單息 Simple Interest	按該年實際日數 (365/366) Actual number of days of the year (365/366)	每月派發一次 Monthly
外幣存摺儲蓄戶口 Foreign Currency Passbook Savings	單息 Simple Interest	英鎊及南非蘭特 – 365 日 ; 其他 – 360 日 365 days for GBP and South African Rand 360 days for other currencies	每半年派發一次 (6 月底及12 月底) Twice a year (at the end of June and December)
美鈔存摺儲蓄戶口 USD Notes Passbook Savings	單息 Simple Interest	360 日 360 days	每半年派發一次 (6 月底及12 月底) Twice a year (at the end of June and December)
綜合戶口之港元儲蓄戶口 Integrated account - HKD	複息 Compound Interest	按該年實際日數 (365/366) Actual number of days of the year (365/366)	每月派發一次 Monthly
綜合戶口之外幣儲蓄戶口 Integrated account - Foreign currency	單息 Simple Interest	英鎊、泰幣及南非蘭特 – 365 日 ; 其他 – 360 日 365 days for GBP and South African Rand; and 360 days for other currencies	每半年派發一次 (6 月底及12 月底) Twice a year (at the end of June and December)

4. 定期存款之額外資料 Information for Time Deposit

- 定期存款於到期時將按客戶留下的到期指示將本金/及利息續期或提取/存入指定戶口內。如客戶之定期存款沒有到期指示並逾期不取，本行可於存款到期後，按照當時港幣儲蓄息率(適用於港幣定期存款)，或該存款貨幣之「24 小時通知存款息率」(適用於非港幣定期存款) 支付利息。如客戶以銀行本票提取定期存款，本行會收取發出本票之費用，有關收費請於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>有用資料>服務收費)參閱本行服務費用簡介。 Subject to the maturity instruction, the Bank will renew time deposit with/without the time deposit interest, or withdraw/credit the time deposit into a designated HKD Time account. In the absence of the maturity instruction, the Bank may pay interest on the deposit after maturity at prevailing HKD savings interest rate (applicable to HKD Time Deposit) or 24 hours Call Deposit Interest Rate of the deposit currency (applicable to Non-HKD Time Deposit). If customer withdraws the time deposit by cashier order, it will subject to a handling charge of issuing a cashier order. For the detail of customer handling charge of issuing a cashier order, please refer to the Bank Tariff Guide available at our branches or Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Useful Information>Service Charges) .
- 客戶可於敝做定期存款時留下到期指示，於該定期存款未到期前，客戶可修訂原來留下之指示。有關到期指示會於定期存款到期日執行。原則上定期存款於未到期前不能提取，惟本行可視乎個別情況於扣除有關手續費及額外費用(如有)後核准提取(不適用於「更特息」存款(MXI)、保本存款(CPI)結構性產品、泰國銖及南非蘭特等存款)。 Customers may set up the maturity instruction when placing a Time Deposit, and amend the maturity instruction before maturity of Time Deposit. All maturity instruction will be executed upon the maturity date of Time Deposit. The pre-mature uplift will not be entertained. Moreover, the Bank may at its own discretion accept the pre-mature uplift at a handling charge if applicable. (The premature uplift is not applicable to MXI deposit, CPI deposit and deposit in currency of Thai Baht and South African Rand.)

5. 電話理財服務 Phone Banking services

- 透過音頻式電話，致電24 小時電話熱線並輸入電話理財密碼，便可處理客戶的一般戶口事宜。有關電話理財服務之保安問題、損失之責任及匯報實際或懷疑保安事件，請參考以下「電話理財密碼之重要事項」。 Customers can manage their accounts by calling 24 hour Customer Service Hotline with PIN. For any queries related to the phone security, liability for any loss reporting or actual or suspected fraud case, please refer to the Important Points regarding your Integrated Account Phone PIN.

6. 電話理財密碼之重要事項 Important Points regarding your Integrated Account Phone PIN

- 請於收妥電話理財密碼通知書後，即時透過 24 小時自動化電話理財熱線 2822 8238 (優卓/優越/ 優進理財客戶)/ 2912 3456 (綜合戶口客戶)/ 2998 6688 (儲蓄/往來戶口)更改電話理財密碼。 Upon receipt of your Phone PIN advice, please change your Phone PIN immediately via the 24-hour Automated Phone Banking Hotline on 2822 8238 (Signature/ Prestige/ Preferred Banking Customers)/ 2912 3456 (Integrated Account Customers)/ 2998 6688 (Saving/ Current Account Customers).
- 請採取合理步驟確保電話理財密碼安全及保密以防止詐騙。 Please at all times take reasonable steps to keep the Phone PIN secure and secret to prevent fraud.
- 在牢記電話理財密碼後，請即註銷電話理財密碼通知書。 Destroy the Phone PIN advice once you have memorized the number.
- 請勿將電話理財密碼告知任何人，包括本行職員。 Do not disclose your Phone PIN to anyone, including our staff.
- 請勿讓他人使用客戶之電話理財密碼。 Do not allow anyone else to use your Phone PIN.

- 請勿在提款卡上或任何與卡一起存放的物件上，寫上電話理財密碼。Do not write down your Phone PIN on your Integrated Account Card or on anything usually kept with or near it.
- 請勿毫不掩飾地將電話理財密碼寫下。Do not write down or record the Phone PIN without disguising it.
- 切勿以客戶容易獲取之個人資料如之香港身份證號碼、電話號碼或出生日期作為電話理財密碼。The use of easily accessible personal information such as your Hong Kong Identity Card number, telephone number or date of birth as your Phone PIN is not recommended.
- 請每隔一段時間更改電話理財密碼，以策安全。客戶可透過24小時自動化電話理財熱線 2822 8238 (優卓/優越/優進理財客戶)/ 2912 3456 (綜合戶口客戶)/ 2998 6688 (儲蓄/往來戶口) 或自動櫃員機更改或重設電話理財密碼。For your own protection, you can change or reset your Phone PIN periodically via the 24-hour Automated Phone Banking Hotline on 2822 8238 (Signature/ Prestige/ Preferred Banking Customers) / 2912 3456 (Integrated Account Customers) / 2998 6688 (Saving/ Current Account Customers) or ATMs.
- 如客戶連續4次錯誤輸入電話理財密碼，電話理財服務將會被暫停。請透過自動櫃員機重設電話理財密碼。If you incorrectly key in your Phone PIN for 4 consecutive times, your Phone Banking Service will be temporarily suspended. Please reset your Phone PIN via the ATMs.
- 如客戶忘記電話理財密碼，請立即透過自動櫃員機重設電話理財密碼，或於辦公時間內盡快與任何一間恒生銀行分行聯絡。If you forget your Phone PIN, you should reset your Phone PIN immediately via ATMs, or contact any branch of Hang Seng Bank during office hours.
- 如客戶發覺或相信密碼遺失或被竊，或客戶的賬戶曾錄得未經授權交易，請立即透過自動櫃員機重設電話理財密碼，或於辦公時間內盡快與任何一間恒生銀行分行聯絡。If you find or believe that your Phone PIN has been lost or stolen, or that unauthorized transactions have been conducted over your account, you should reset your Phone PIN immediately via ATMs, or contact any branch of Hang Seng Bank during office hours.
- 倘若客戶未能遵守上述之保障措施或因嚴重疏忽或作出欺詐行為，則客戶需對所有損失負上責任。Warning: You are liable for all losses if you have failed to follow the safeguards set out above or acted with gross negligence or fraudulently.
- 有關本行趨時及不時提供的保安建議，請瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>保安資訊中心)。Please visit Hang Seng Bank website (Hang Seng Bank Website>Personal>Security Information Centre) for the latest security advice.

7. 提款卡及卡密碼之重要事項 Important points regarding your Integrated Account Card and Card PIN

- 請採取合理步驟妥善將卡保管，並將卡密碼保密以防止欺詐行為。 Please at all times take reasonable steps to keep your Card secure, and keep your Card PIN secret to prevent fraud.
- 客戶的提款卡如同現金般貴重，切勿與卡密碼一起存放。 Your Card is as valuable as cash. Never keep your Card and your Card PIN together.
- 請牢記卡密碼，然後馬上將印有卡密碼的文件銷毀。 Please memorize your Card PIN and destroy your Card PIN advice at once.
- 請勿將卡密碼告知任何人，包括本行職員。 Do not disclose your Card PIN to anyone, including our staff.
- 請勿讓他人使用客戶之提款卡及卡密碼。 Do not allow anyone else to use your Card and Card PIN.
- 請勿在提款卡上或任何與卡一起存放的物件上寫上卡密碼。 Do not write down your Card PIN on your Card or anything usually kept with or near it.
- 切勿毫不掩飾地將提款卡之密碼寫下。 Do not write down or record the Card PIN without disguising it.
- 切勿以客戶容易獲取之個人資料如之香港身份證號碼、電話號碼或出生日期作為提款卡之密碼。 The use of easily accessible personal information such as your Hong Kong Identity Card number or telephone number as your Card PIN is not recommended.
- 客戶可每隔一段時間利用自動櫃員機更改卡密碼，以策安全。 For your own protection, change your Card PIN periodically at any of our ATMs.
- 當客戶使用自動櫃員機或其他電子付款終端機時，應避免讓其他人看見客戶輸入的卡密碼。 Do not let anyone see you key in your Card PIN when you are using an ATM or other electronic payment terminal.
- 於交易完成後，請緊記取回客戶的提款卡及交易通知書。 Always remember to remove your Card and advice after completing your transaction.
- 如客戶連續3次輸入錯誤的卡密碼，客戶的提款卡將會失效。 If you incorrectly key in your Card PIN 3 consecutive times, your Card will be inoperative.
- 請避免將提款卡放近磁性物體，以免磁帶失效。 Keep your Card away from magnetic materials to protect data stored in your Card.
- 如客戶的提款卡/卡密碼遺失、被竊或提款卡被自動櫃員機沒收，請即致電24小時失卡熱線2836 0838 通知本行。 If your Card/Card PIN is lost, stolen or your Card is retained by an ATM, you should report it immediately to our 24-hour Lost Card Hotline on 2836 0838.
- 如因客戶之欺詐行為或疏忽或未能遵照上述安全措施而招致損失，客戶可能需對所有損失負責。 Warning: You may be held liable for all losses if you have acted fraudulently or with gross negligence, or failing to follow the safeguards set out above and such failure has incurred losses.
- 客戶應避免以卡密碼接駁其他服務如接連互聯網等。 Also, you are advised to refer to the security advice provided by us from time to time and do not use the Card PIN for accessing other services such as connection to the internet.
- 有關本行趨時及不時提供的保安建議，請瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>保安資訊中心)。 Please visit Hang Seng Bank website (Hang Seng Bank Website>Personal>Security Information Centre) for the latest security advice.

8. 經由自動轉賬、常行付款指示或電話銀行、自動櫃員機、恒生個人e-Banking或恒生個人流動理財服務應用程式處理賬戶之支付服務 Payment Service through Autopay, Standing Instruction, Phone Banking, ATM and Hang Seng Personal e-banking or Hang Seng Personal Banking Mobile App
- 自動轉賬 Autopay
 - I. 有關自動轉賬之收費，請於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>有用資料>服務收費)參閱本行服務費用簡介。 Please visit our branches or Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Useful Information>Service Charges) for Bank Tariff Guide related to Autopay services.
 - II. 客戶可於設立自動轉賬時，設定每次付款之最高金額及到期日。 Customer may set up the maximum payment amount and the expiry date of Autopay when set up the Autopay instruction.
 - III. 如客戶設立之自動轉賬超過兩年未有任何過賬紀錄，本行可宣告該自動轉帳失效及可刪除該紀錄而毋須另行通知。 If there is no transaction recorded under any of the relevant Direct Debit Authorization for two years, the Bank may delete such Direct Debit Authorization without giving any notice.
 - IV. 如客戶欲取消或更改任何自動轉賬支賬之授權指示，須於取消或更改生效日期前最少兩個工作天通知本行。 The Bank shall be given at least two working days prior notice of any cancellation or amendment of direct debit authorization.
 - 常行付款指示 Standing Instruction
 - I. 有關特別指示付款之收費，請於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>有用資料>服務收費)參閱本行服務費用簡介。 Please visit our branches or Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Useful Information>Service Charges) for Bank Tariff Guide related to Payment Instruction services.
 - II. 客戶可於設立特別指示付款時，設定特別指示金額、執行週期、執行次數及到期日。 Customer may set up the payment amount, payment period, number of payment and the expiry date when setting up the payment instruction.
 - III. 如客戶戶口存款不足，或透支過額，本行可毋須代付。 The Bank may stop the payment if the customer account has insufficient funds or the overdraft limit is over.
 - IV. 如客戶欲取消或更改特別指示付款指示之任何通知，須於取消或更改生效日期前最少四個工作天通知本行。 The Bank shall be given at least four working days or notice of any cancellation or amendment of payment instruction.
 - 電話銀行、自動櫃員機、恒生個人e-Banking或恒生個人流動理財服務應用程式處理賬戶之支付服務 Payment service through Phone Banking, ATM, Hang Seng Personal e-banking or Hang Seng Personal Banking Mobile App
 - I. 客戶可設立電話銀行、自動櫃員機、恒生個人e-Banking及恒生個人流動理財服務應用程式之每日繳費限額。 Customer can set up a daily payment limit for the payment service conducted through Phone Banking, ATM, Hang Seng Personal e-banking and Hang Seng Personal Banking Mobile App.
 - II. 客戶於恒生個人e-Banking或恒生個人流動理財服務應用程式處理賬戶之支付服務，請確保「支賬戶口」(如以銀行戶口付款)於繳費日期前一個工作天存有足夠款項，如使用信用卡付款，則需於指示進行時有足夠之可用信用額。請注意繳費金額需受每日繳付賬單限額所限。否則，有關指示將未能執行。 When Customer Conduct the payment service through Hang Seng Personal e-banking or Hang Seng Personal Banking Mobile App, please ensure the Debit Account (for the payment

through the bank account) maintains sufficient funds in one working day prior to the execution of payment. Please note that the payment amount is subject to the maximum daily payment limit. The Bank suspends the payment instruction for payment exceeding the maximum daily payment limit.

9. 境內及跨境支付服務 Local and Cross Border (Inward/Outward Remittance) Payment Services

- 匯入匯款(不論為港幣或其他貨幣)或不於同日進誌戶口。倘有關之付款通知書未能於本行不時訂明之有關截數時間前送達本行，則在匯入匯款實際進誌戶口之前，有關款項將不獲計算利息。匯款於存入客戶賬戶後才會開始計算利息。An inward remittance (whether in Hong Kong dollars or in any other currencies) to an account may not be credited to the account on the same day if the related payment advice is not received by the Bank before the relevant cut-off times specified by the Bank from time to time. No interest will accrue on any inward remittance before the funds are actually credited into the account. The deposit interest will be accrued only after the funds have been credited into the customer's banking account.
- 有關支付、匯款服務及相關收費，請於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>有用資料>服務收費)參閱本行服務費用簡介。Please visit our branches or refer the Bank Tariff Guide via Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Useful Information>Service Charges) for the details of payment and remittance service charges.
- 客戶可透過本行分行或電話理財服務查詢以下資料(如適用)。在一般情況下，本行會向客戶提供當下管有的資訊，或會告知客戶有關資料的可索取時間及方法。本行或因任何原因而未能向客戶提供有關資料，有關原因請向本行職員查詢。Customer can request following information through our branches or phone banking services (if applicable). In general, the Bank will provide information to customers to the extent that the Bank is in possession of the information at the relevant time, or inform customers how and when such information may be obtained. The Bank may not be able to provide relevant information for any reason, please contact our staff the reason(s).
 - I. 本行執行匯出款項的時間；The time when an outgoing payment instruction is or will be effected by the bank;
 - II. 受益人機構和受益人接收款項的時間；The time when an outgoing payment instruction will be received by the beneficiary's institution and received by the beneficiary;
 - III. 本行將未能完成匯出的款項轉回匯款客戶帳戶的所需時間；The time required for the fund to be transferred back to the remitting customer's account where an outgoing payment instruction cannot be completed;
 - IV. 由匯款客戶或受益人承擔的已收取或將要收取的費用及收費總額；The total fees and charges which have been or will be incurred, whether borne by the remitting customer or the beneficiary;
 - V. 曾經或將會涉及的中介機構或代理銀行，以及其費用及收費和處理時間(如適用)。the identity of any intermediary institutions and correspondent banks which have been or will be involved, if any, including their fees and charges and processing time (if applicable).

a) 境內支付Local Payments

- 有關匯出款項之服務詳情，請於分行或瀏覽恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>轉賬及付款服務)。Please visit our branches or refer the Bank Tariff Guide via Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Transfer & Payment Services) for the details of outgoing payment service and information：
 - I. 所提供有關服務的基本資料及可使用該等服務的方法；A basic description of the appropriate services available and the manner in which these can be used;

II. 抵達目的地一般所需時間的有關資料。Information as to when money sent on the customer's instructions will usually reach its destination.

b) 跨境支付 (匯入 / 匯出匯款) Cross Border Payment (Inward / Outward Remittance)

- 客戶可透過本行分行或電話理財服務遞交匯款申請，或使用恒生個人e-Banking 服務處理匯款以節省更多的交易費用。Customer can submit the remittance application through our branches, phone banking services or make use of our Hang Seng Personal e-Banking which will save you more transaction costs.
- 不同匯款貨幣受制於不同的截數時間，在正常情況下，如在截數時間前遞交匯出匯款指示，有關匯款將於同一工作日辦理，否則將於下一個工作日辦理。詳情請參閱恒生銀行網頁(恒生銀行網頁>個人理財>銀行服務>轉賬及付款服務>海外轉賬)內的「匯出匯款及本地同業撥賬截數時間表」。Typically, an outward remittance instruction will send on the same business day if it is submitted before the cut-off time. Otherwise, it will be sent the next business day. For details, please refer to “Outward Remittance & CHATS Services Cut-off Timetable” via Hang Seng Bank website (Hang Seng Bank Website>Personal>Banking>Transfer & Payment Services>Overseas Transfer).
- 收款人收到匯款的時間須視乎中轉銀行/收款銀行或其分行的處理時間而定，一般而言，收款人收到匯款需時一至四個營業日。然而，因應個別國家或地區情況，如該國家或地區實行外匯管制、當地收款銀行規定需聯絡收款人才可發放款項，或付款過程須經過多間銀行或其分行處理等，都可能使收款時間延遲。The time when the beneficiary receives the funds will depend on the processing lead time of intermediary bank (s) / beneficiary banks or its branches. In general, it takes one to four working days for beneficiaries to receive the funds. However, it takes longer time for payment to countries / territories where exchange controls are in place, or it is the beneficiary banks' requirement to release funds upon contact with the beneficiary, or the payment has to through a number of banks and branches.
- 如匯款貨幣與所選支賬戶口/幣值不同，本行會以匯款執行當天由本行釐訂之匯率將有關款項兌換至匯款貨幣辦理。If remittance involves foreign currencies other than the currency of account to debit, the Bank will convert the relevant amount at a prevailing exchange rate on the transaction date.
- 每間收款銀行和代理銀行就匯款收取之費用有各自的收費準則，而所收費用亦可能不時更改，客戶如有需要可向本行職員查詢。有關其他匯款相關費用，請見「9. 支付服務」第2點。Beneficiary bank and agency or intermediary bank may impose their own remittance handling charge. Please contact our Bank staff for any enquiries on the overseas bank charge. For other remittance service charge, please refer to point 2 under “9. Payment Services”.
- 一般而言，客戶可透過以下付款方法支付匯出匯款的費用：In general, the following charge options are available for customers to pay the charges for outward remittance:

付款方法 Charge options	付款方法詳情 Charge options Details
OUR	匯款人支付所有費用 Remitter to pay all charges
BEN	收款人支付所有費用 Beneficiary to pay all charges
SHA	匯款人支付本行費用，收款人支付其他銀行費用 Remitter to pay the Bank charges and beneficiary to pay other bank charges