

Hang Seng Bank Limited Cross Border Disclosure

Please refer to the disclosure for the country where you are currently located (even if you are a resident of and/or hold a Hang Seng Bank Limited account in a different location). Note that countries will only have a disclaimer where required and therefore your country location may not appear on this list:

Bahrain

Any contract or agreement does not come into effect until received and accepted by Hang Seng Bank Limited. This communication is sent to the addressee for his / her information only and is not intended to be distributed to the general public in the addressee's country of residence. The addressee notes, acknowledges and understands that the addresser established in the addresser's country of residence is not licensed under the laws of the addressee's country of residence and is, therefore, not subject to supervision or regulation by the local regulator at the addressee's country of residence. None of the products and services of the addresser have been approved or registered with the local regulator.

Brazil

The information provided is intended for the addressee only and does not, in any manner, constitute a public offering.

Canada

Please note:

- i. contracts and forms signed in Canada are not valid until accepted and approved by Hang Seng Bank Limited outside of Canada;
- ii. acceptance and approval will be communicated by post (subject to the standard correspondence instructions); and
- iii. any oral agreements will be conclusively binding upon written acceptance by Hang Seng Bank Limited outside of Canada, a confirmation of which will be sent by post (subject to the standard correspondence instructions).

Chile

The present communication is intended to be received by its addressee only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. The addresser established in Hong Kong is not licensed under the laws of the addressee's country of residence and is, therefore, not subject to supervision of the local regulator in the addressee's country of residence. None of the products and services

of the addresser have been approved by or registered with the local regulator and the assets of the addressee are booked outside of the addressee's country of residence.

Egypt

The Bank is not licensed in Egypt. This documentation has been provided on your request and will only be concluded by acceptance of this request in the territory of Hang Seng Bank Limited. Egypt Investments No offer, sale or delivery of such securities or other investment product, or distribution of any prospectus relating thereto, may be made in or from Egypt except in compliance with any applicable Egyptian laws and regulations. The securities may not be offered or sold in any form of general solicitation or general advertising or in a public offering in Egypt, without the prior approval of the EFSA.

Indonesia

These forms are provided at your request and do not constitute an offer or invitation by us to make a deposit or enter into any agreement with you.

Ireland

The Bank is not licensed in Ireland and, therefore, is not allowed to conduct financial activity in Ireland. This documentation has been provided on your request and will only be concluded by acceptance of this documentation in the territory of Hang Seng Bank Limited.

Kuwait

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Lebanon

This information is provided at your request. If you are entering into a new contractual agreement, this will only be completed on acceptance by Hang Seng Bank Limited of any contractual documentation and instructions pursuant to the contract outside of the Lebanon. Hang Seng Bank Limited is not a financial institution licensed in the Lebanon.

Malaysia

When sending documentation for signature, for banking or insurance services:

The present communication is made following the addressee's specific request. The addresser has not solicited the addressee or otherwise offered or marketed to the addressee the products and services to which this communication refers. This communication is sent to the addressee for his / her information only and is not intended to be distributed to the general public in the addressee's country / region of residence. The addressee notes, acknowledges and understands that the addresser established in Hong Kong is not licensed under the laws of the addressee's country / region of residence and is, therefore, not subject to supervision or regulation by the local regulator at the addressee's country / region of residence. None of the products and services of the addresser have been approved or registered with the local regulator.

When sending documentation for signature, for investment products and services:

The present communication is made following the addressee's specific request without any prior solicitation with respect to the information provided in the communication. This communication is sent to the addressee for his / her information only and is not intended to be distributed to the general public at the addressee's country / region of residence.

The information contained in this communication or in connection with this communication does not, and is not intended to constitute or form a part of any offer, invitation to offer or solicitation to subscribe, purchase or sell any security or other investment products or investment services, nor does it constitute or form part of any recommendation by the addresser, to subscribe, purchase or sell any security or other investment products or investment services. The information contained in this communication does also not constitute an invitation to enter into a transaction and for the avoidance of doubt, any information or documents provided in connection hereto shall not be construed as such.

This communication is not intended to provide and should not be relied upon for tax, legal or accounting advice or investment recommendations. The addressee of this communication should consult his / her tax, legal, accounting or other advisers (as appropriate) about the content discussed and assess the relevant terms contained in this communication. The addressee should make his/her own research of the relevant terms in the material and it is up to the addressee to make a decision whether to act upon the material or not.

This communication has not been reviewed, authorised or approved by the regulatory authority of the addressee's country / region of residence. The addressee is not authorised

to deliver, circulate, or distribute this document, or any other documents and materials in connection with a transaction, whether directly or indirectly, electronically or otherwise, to the general public or to any particular members of the public in the addressee's country / region of residence.

Qatar

Any products or services made available to you do not constitute an offer or a recommendation and should not be considered an invitation or inducement to engage in banking or investment activity or any offer to buy or sell financial products or instruments. Products and services made available to you are not governed by the Qatar Central Bank and all assets are booked outside of Qatar. The contract or agreement does not come into effect until received and accepted by Hang Seng Bank Limited.

Russia

This communication is intended for the addressee only and it does not, in any manner, constitute a public offering or advertisement.

Singapore

This communication does not constitute an offer by the Bank to make available, solicit, issue an invitation to purchase or offer for purchase any securities or offer any services in Singapore.

Spain

The present communication is made following the addressee's specific request. The addresser has not solicited the addressee or otherwise offered or marketed to the addressee the products and services to which this communication refers. This communication is sent to the addressee for his / her information only and is not intended to be distributed to the general public in the addressee's country / region of residence. The addressee notes, acknowledges and understands that the addresser established in Hong Kong is not licensed under the laws of the addressee's country / region of residence and is, therefore, not subject to supervision or regulation by the local regulator at the addressee's country / region of residence. None of the products and services of the addresser have been approved or registered with the local regulator.

Sri Lanka

The bank is not licensed by the Monetary Board of the Central Bank of Sri Lanka. This information is provided at your request and does not constitute an offer or invitation to make a deposit or enter into any agreement with you.

Thailand

The present communication is made following the addressee's specific request. The addresser has not solicited the addressee or otherwise offered or marketed to the addressee the products and services to which this communication refers. This communication is sent to the addressee for his / her information only and is not intended to be distributed to the general public in the addressee's country of residence. The addressee notes, acknowledges and understands that the addresser established in Thailand is not licensed under the laws of the addressee's country of residence and is, therefore, not subject to supervision or regulation by the local regulator at the addressee's country of residence. None of the products and services of the addresser have been approved or registered with the local regulator.

Turkiye

No information is provided for the purpose of offering, marketing and sale by any means of any banking services and/or capital market instruments /services in the Republic of Turkey. Therefore, this document may not be considered as an offer made or to be made to residents of the Republic of Turkey. The products and services referred to in this online journey are not products or services authorised/approved by the Banking Regulation and Supervision Agency under the Banking Law (Law No. 5411) or by the Capital Market Board under the Capital Market Law (Law No. 6362) and do not intend to serve as products /services in the Republic of Turkey. Accordingly, neither this online journey nor any other offering material related to the offering may be utilised in connection with any offering to the public within the Republic of Turkey without the prior approval of the Capital Market Board. However, pursuant to Article 15 (d) (ii) of the Decree No. 32 there is no restriction on the purchase or sale of the investments by residents of the Republic of Turkey, provided that: they purchase or sell such investments in the financial markets outside of the Republic of Turkey. The investment information, comments and recommendations we may provide to you are not within the scope of investment advice. Such recommendations are of a general nature, and are not prepared in accordance with your financial status and risk and income preferences. Therefore, taking investment decisions based only on the information stated herein may not give any results meeting your expectations.

UAE

This information is provided at your request and does not constitute an offer or invitation by us to make a deposit or enter into any agreement with you. If you are entering into a new contractual agreement, this will only be completed on acceptance by Hang Seng Bank

Limited of any contractual documentation outside the UAE. Hang Seng Bank Limited is not a financial institution licensed in the UAE.

UK

The deposit is being taken by Hang Seng Bank Limited registered/incorporated in Hong Kong, and whose principal place of business is Hong Kong. Hang Seng Bank Limited is regulated for any deposit taking business by Hong Kong Monetary Authority. If you have a complaint about our deposit taking business, which cannot be resolved to your satisfaction by ourselves, then you may be able to refer this to Hong Kong Monetary Authority. Your deposit may be guaranteed under Deposit Protection Scheme of Hong Kong Deposit Protection Board which covers most types of deposit-taking business in the instance that we cannot meet our obligations.

Venezuela

The present communication is intended to be received by the recipient only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. Hang Seng Bank Limited is not licensed under the laws of Venezuela and is, therefore, not subject to supervision of the local regulators. None of the products and services of Hang Seng Bank Limited have been approved by or registered with the local regulator and the assets of the recipient are booked outside of Venezuela.