

July 2022

Dear Customer,

Notice of Amendment on Integrated Account Terms and Conditions

Hang Seng Bank Limited (“the Bank”) would like to notify you of amendments to the Integrated Account Terms and Conditions that will take effect from 25 September 2022 (“Effective Date”). The summary of the amendments’ key features is provided below:

Item	Details of revised provision	Related Clause(s)
1	Clause 2 of Part III is deleted	Clause 2.01 to 2.06 of Part III
2	Definition of “Currency Switching Service” in Appendix A is deleted	Definition of “Currency Switching Service” in Appendix A

Please note that the revised Integrated Account Terms and Conditions shall be binding on you if you continue to maintain any Integrated Account on or after the Effective Date. Please also note that we may not be able to continue providing the services contemplated under the Integrated Account Terms and Conditions to you if you do not accept the changes set out in this Notice. If you do not accept the changes, you have the right to terminate the services in accordance with the relevant clauses under the Integrated Account Terms and Conditions before the Effective Date.

From the Effective Date, any references to the Integrated Account Terms and Conditions in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised Integrated Account Terms and Conditions.

From 15 July 2022, you may obtain a copy of the revised Integrated Account Terms and Conditions from the Bank’s website (Hang Seng Bank Website > “Personal” > “Banking” > “More Banking Services” > “Useful Information” > “Terms and Conditions for Integrated Account”) or any branches of the Bank. Copy of the existing Integrated Account Terms and Conditions is available from the above website or any branches of the Bank until 24 October 2022. Also, you may download this customer notice from the Bank’s website (Hang Seng Bank Website > “Personal” > “Important notice” > “Notice of Amendment on Integrated Account Terms and Conditions”) on or before 24 December 2022. You may not be able to access or download the existing Integrated Account Terms and Conditions 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 2822 0228.

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

Hang Seng Bank Limited