



# FAMILY+

Holistic Financial Strategy for Family CFOs to Achieve Personal and Family Goals



恒生銀行  
HANG SENG BANK

Prestige  
優越理財



## Contents

Family+ Account Overview

1

Family CFO's Financial Roadmap

2

Planning for Children's Education

3

Planning for Parents' Retirement

5

Planning for Personal Aspiration

6

Account Opening

7

Exclusive Family Privileges

8-12

All-in-one Banking Support

13



# Hang Seng Prestige and Family+ Accounts: Tailored for Every Family CFO

As the Chief Family Officer (CFO) and financial expert of your household, you ensure every financial matter, big or small, is handled with utmost care. With a primary account and multiple Family+ accounts, you can effortlessly manage all your family's finances in one place. Whether you're planning for your children's education, your parents' retirement, or your own financial goals, you have the flexibility to meet all these needs with our exclusive services and features.

Hang Seng Prestige and multiple Family+ accounts make it easy for you to excel as the family CFO, catering to the diverse financial needs of your family and yourself, and effectively achieving your financial aspirations.



## Prestige and Family+ Accounts: Empowering You as the Family CFO



We understand that as the Family CFO, you juggle between personal and family financial plans, from allowances for parents and tuition fees for children's overseas education, to investment strategies with your partner. Always trying to streamline all your finances but still have no better way than manually recording expenses?

Hang Seng Prestige's upgraded Family+ accounts offer a seamless solution, with one Prestige primary account and multiple Family+ accounts. Through the Hang Seng Mobile App, you can set up a Family+ account for each family member or goal, simplifying asset allocation and daily expenses. For example, pre-exchange foreign currency for your children's overseas education and deposit it into Family+ account<sup>1</sup>. For your parents' allowance, set up a time deposit in their Family+ account to generate passive income. Each Family+ account operates independently, ensuring the primary account's asset allocation remains unaffected. As the Family CFO, you have full control and ownership of all accounts, with clear insights into each family member's financial status through independent monthly statements.

Hang Seng Prestige and Family+ accounts let you manage your family's assets and daily expenses within a single app, meeting various financial needs and helping you excel as Family CFO.

### Family+ Account

- Open up to 4 Family+ Accounts
- Personalise your account names<sup>2</sup> based on your needs so you can recognise each easily
- Allocate different wealth management products like deposit, investment and foreign currency according to each account's financial goal
- Each Family+ Account operates independently
- Overview and manage all Family+ Accounts via Hang Seng Mobile App
- Standalone statements

<sup>1</sup> FX involves exchange rate risk.

<sup>2</sup> The information will be displayed in the e-banking, statement and bank's communications where applicable. The Bank will not and has no responsibility to verify the information of the registered family members provided, and reserves the right to withdraw the information (for example, if inappropriate information) at any time at its sole discretion without prior notice. The person whose name has been registered under a Family+ Account does not acquire any interests or rights of the Family+ Account nor authorization to operate the Family+ Account. The Bank will not disclose any related account information to any registered family members. You shall be and will be treated as, for all intents and purposes, the holder and beneficiary of the Family+ Accounts, and shall be solely responsible for any liabilities in connection with the Family+ Accounts.

## One Card for Children's Overseas Withdrawals and Transactions



As the Family CFO, you strive to plan your children's overseas studies well in advance. The preparation can be overwhelming, and setting up a local bank account for living expenses can add to the hassle.

With a Family+ account, you can convert foreign currencies at favourable rates ahead of time. Apply for a Multi-Currency Debit Mastercard® and obtain supplementary cards for your children<sup>3</sup>. The card enables them to make withdrawals and purchases abroad without transaction fees<sup>4</sup>. Through the Hang Seng Mobile App, spending and withdrawal limits can also be set for the cards, ensuring clear oversight of their expenses.

Besides, you can transfer funds overseas with Global Money+ in a convenient way. The service is fee-free<sup>5</sup> if you transfer funds in local currency to up to 50+ designated countries or regions and the funds can be credited to the overseas account as fast as the same day<sup>6</sup>. This facilitates seamless payment of your child's rent abroad or housing down payment.

### Multi-Currency Debit Mastercard®

- Support 12 currencies worldwide
- Enjoy unlimited 0.5% cash rebate on all eligible spendings
- Make purchase at worldwide merchants and online without FX transaction charges and handling fees
- Manage monthly spending and daily ATM cash withdrawal limits
- Apply up to 6 supplementary cards

How  
to  
apply

Log on to the latest version of Hang Seng Mobile App and tap "Cards" > "Card Application" > "Debit Card Application" from the left menu to apply the Multi-Currency Debit Mastercard®.

### Global Money+

- Fee free for transferring funds in local currency to up to 50+ designated countries or regions such as United Kingdom, United State, Australia, New Zealand and Singapore.
- Funds can be credited to the overseas account as fast as the same day
- Transfer details and estimated funds arrival time can be previewed

<sup>3</sup> Family and friends aged 12 or above can apply for supplementary debit card now without the condition of holding a bank account. Apply up to 6 supplementary debit cards, with the default daily spending limit of primary and supplementary debit cards are HKD100,000 or equivalent currency respectively.

<sup>4</sup> Surcharges of overseas local banks may be levied. For the fees and charges details, please refer to Fees & Charges under Useful Information. For details, please visit [www.hangseng.com/mcy\\_debit](http://www.hangseng.com/mcy_debit).

<sup>5</sup> For the details of 50+ designated countries, please visit Hang Seng Bank Website > Banking > Transfer & Payment Services > Overseas Transfer. For other transfers including the transfer to 50+ designated countries or regions in non-local currency or transfer to non-designated countries or regions, a flat-rate fee HKD160 or equivalent will be charged. Foreign Exchange involves Exchange Rate Risk.

<sup>6</sup> The actual funds arrival time will subject to the operation and practice adopted by payee's clearing bank and correspondent bank.



## One Card for Children's Overseas Withdrawals and Transactions



You can still take good care of them even when they are away from home. Studysure Protection Plan<sup>7</sup> will protect your children against accidental factors which may affect their study or travel. You can rest assured with peace of mind with either the Essential Plan or the Supreme Plan to provide multi protection for your loved ones.

We also provide free educational consultation services, including a first-time one-on-one consultation from Crimson Education. For more details, please refer to the "Exclusive Family Privileges" section.



### Studysure Protection Plan<sup>7</sup>

- Up to HKD1 million<sup>8</sup> coverage for Medical Expenses
- Up to HKD1 million coverage for Personal Accidents, including extended coverage for accidents whilst travelling on a Public Conveyance or staying in a premises of an Overseas Studying Institution<sup>9</sup>
- Up to HKD10,000 coverage for the loss, theft or damage to your personal belongings during the Study Trip, subject to a maximum amount of HKD2,000 per mobile phone and HKD8,000 per laptop

<sup>7</sup> The above general insurance plan ("this Plan") is underwritten by Chubb Insurance Hong Kong Limited ("Chubb") which is authorised and regulated in the Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of this Plan. This Plan is a product of Chubb and not Hang Seng Bank. Upon application for this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.

The above information is intended to be a general summary for reference only. Please refer to the Policy Wording for exact terms, conditions and details of the exclusions.

<sup>8</sup> The maximum coverage for Medical Expenses is HKD1,000,000, which is only applicable to the Supreme Plan.

<sup>9</sup> Original receipts and medical proof or supporting documents must be provided.

## Ensure Parents' Prosperous Retirement with Passive Income

As the Family CFO, you aim to guarantee your parents a secure and comfortable retirement. Managing their living expenses and travel funds in the same bank account as your own can complicate tracking their spending and asset allocation.

With a Family+ account, you can seamlessly manage your parents' daily expenses and invest in wealth-growing products, for example, setting up automatic payments for their utilities and bills. According to their specific needs and goals, you can choose from a variety of wealth management products such as fixed deposits, investment products with dividends<sup>10</sup>, or insurance products with guaranteed or non-guaranteed income<sup>11</sup>. These products help generate passive income and steadily grow their funds. With a Family+ account, you can effortlessly oversee your parents' retirement plans at ease, ensuring they have robust financial reverses and a worry-free life.

Additionally, we provide a range of healthcare benefits for you and your family, including health check-ups at preferential price at CUHK Medical Centre and complimentary personal care services from EC Healthcare. For more information, please refer to the "Exclusive Family Privileges" section.

### Investment Products

- Offers a range of short and long-term investment products to suit your financial goals and needs
- The widest range of index fund choices<sup>12</sup> provide you access to global investment opportunities
- Wide variety of investment products with dividends to earn income and capital gains

### Insurance Plans<sup>13</sup>

- A variety of life insurance plans tailored to different needs and goals, assisting you to accumulate wealth and lock-in potential returns<sup>11</sup>
- Selected life insurance plans generate passive income to support your daily expenses
- Selected plan offers flexible options such as currency switch, policy split, regular withdrawal and policy value management to help you plan better for your wealth succession

<sup>10</sup> Investment involves risks.

<sup>11</sup> This case is only a reference and is strictly for illustrative purposes, and does not mean customers have actual life insurance needs and does not constitute any professional advice, offer, solicitation or recommendation. Before considering enrolling in this plan, customers should take into account of their own actual circumstances, insurance needs and affordability, please obtain independent professional advice.

<sup>12</sup> According to the study on the number of index funds in "Index Funds (Ch 8.6)" under "Product" at "Unit Trusts & Mutual Funds" under the category of "Unlisted Products" on Securities and Futures Commission website, through Hang Seng Bank on 14 January 2025.

<sup>13</sup> The Life Insurance Plans are underwritten by Hang Seng Insurance. Hang Seng Insurance is authorised and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agent authorised by Hang Seng Insurance Company Limited and the insurance products are the products of Hang Seng Insurance Company Limited but not Hang Seng Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance Company Limited and you directly. The above information is intended as a general summary of information for reference only. Please refer to the actual policy for the exact terms, conditions and exclusions of the Plan. The product is subject to the terms and conditions, early surrender may result in a significant loss of principal. Please be aware of the relevant product and credit risks.



## Be Your Own CFO: Manage Your Financial Planning Anytime, Anywhere

With different Family+ accounts, you can easily prepare for your short, medium, and long-term goals, and allocate various wealth management products such as Funds or Securities to each account based on your specific needs and enjoy the same preferential pricing as your Prestige account. For instance, you can subscribe other Fund types with 2.3% subscription fee<sup>14</sup> (2.4% for other customers) and having HKD2.5 per lot on the deposit charge<sup>15</sup> for purchase order of local securities (HKD5 per lot for other customers).

Through "My Investment" in the Hang Seng Mobile App, you can easily view your investment portfolio allocation and track real-time stock price trends. Our Wealth Master provides multiple functions including investment portfolio analysis, historical performance analysis, and reference portfolio comparison, helping you to build a more diversified investment portfolio.

Our RM Connect service also enables you to effortlessly schedule meetings with your Relationship Manager via WhatsApp or WeChat for personalized one-on-one analysis. This ensures you receive comprehensive support in your financial planning, helping you achieve a prosperous future.

### "My Investment" Platform<sup>16</sup>

- Manage investment portfolio and real-time stock price tracking in one App.
- View top-performing investment products and stay connected with latest market trend.
- Wealth Master<sup>17</sup> can help you to review your investment allocation details and compare your current portfolio with reference portfolio based on your risk tolerance level.

### RM Connect

- Contact your Relationship Manager via WhatsApp or WeChat to schedule an in-person or Zoom meeting for a comprehensive one-on-one analysis.

<sup>14</sup> Customers who subscribe for investment funds distributed by the Bank through their Investment Fund Account (Account suffix 382) under Family+ Account can enjoy the Investment Fund Subscription Fee Offer that they are entitled to according to their respective Integrated Account(s) with the Bank. For the details of the Investment Fund Subscription Fee Offer, please click here.

<sup>15</sup> For existing securities account (account suffix 085 and exclude share margin account) under Family+ Account, the relevant securities services charges will be charged according to the customer's integrated account status at the Bank's record; if the Family+ Account is a joint account, the relevant securities services charges will be charged according to the integrated account status of the principal account holder at the Bank's record. For other customers including new securities account opened under Family+ Account customers or customers with integrated account status changes on and from 18 November 2024, such arrangement will become effective after processing which takes 1 to 4 working days depending on the relevant account conditions. Please click here for the details of the Securities service charges.

<sup>16</sup> Investing involves risk

<sup>17</sup> Wealth Master aims to help customers understand their asset allocation and facilitate their investment planning to achieve their own financial goals. No asset allocation and/or product recommendation will be made by Hang Seng Bank Limited (the "Bank"). No representation is made to the appropriateness of any of the securities and/or investment products referred to herein for any particular person's circumstances. The information of Wealth Master is for general reference only and information presented is not indicative of future performance of any assets. There is no guarantee that target portfolio can achieve any results or can be used as reference under any market conditions. Wealth Master does not and is not intended to provide any professional financial, investment or other opinion or advice, nor should it be considered as a recommendation to deal in any investment products, investment portfolio management service or ongoing portfolio monitoring services. No financial or investment decision should be made solely based on Wealth Master (including the results). Investment involves risks (including the possibility of loss of the capital invested). Investors should read in detail of the the Risk Disclosure Statement of the relevant investment products.

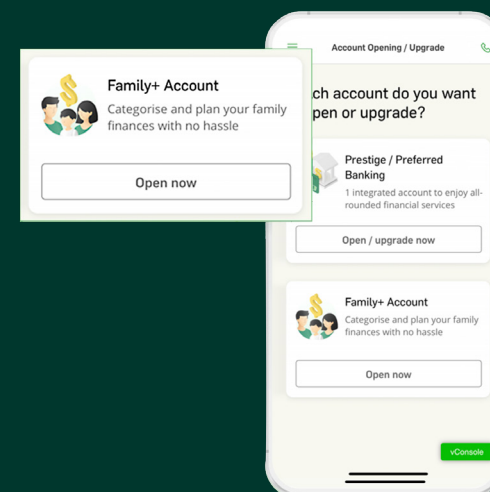
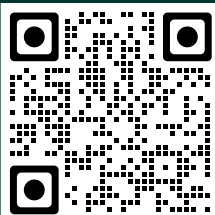


## Simple and Convenient: Two Ways to open a Family+ Account

### Through Hang Seng Mobile App

One App,  
Instant Account  
Opening

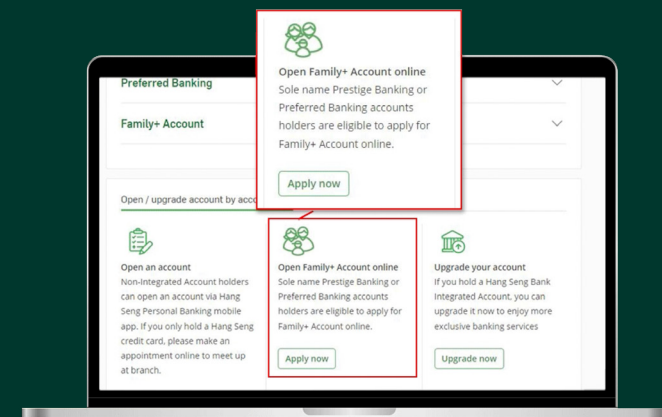
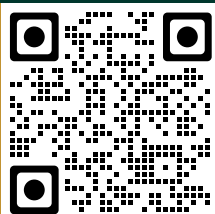
**Scan to Learn More**



### Hang Seng Personal e-banking

Few Steps,  
Instant Account  
Opening

**Scan to Learn More**



## Exclusive Privileges: Elevate Your Life Beyond Boundaries

Hang Seng Prestige and Family+ accounts streamline your family's financial management while providing exclusive lifestyle privileges for you and your loved ones, paving the way for a more prosperous and enriching life.



## Medical Services and Offers

Enjoy preferential price for medical check-up services at Wellness Centre of CUHK Medical Centre

### WomenCare Health Check Programme

Plan W2 | HKD4,860 (original price HKD5,400)

Plan W3 | HKD7,020 (original price HKD7,800)

### MenCare Health Check Programme

Plan M2 | HKD3,510 (original price HKD3,900)

Plan M3 | HKD5,310 (original price HKD5,900)

### Prestige Health Check Programme

Male | HKD15,210 (original price HKD16,900)

Female | HKD17,010 (original price HKD18,900)

Optional Privilege: enjoy tailored health check service by our professional medical team

### Heart Health Programme

Plan 1 | HKD5,040 (original price HKD5,600)

Plan 2 | HKD7,164 (original price HKD7,960)

Optional Privilege: add HKD1,400 for cardiologist consultation and report explanation.

Breast Health Programme | HKD3,375 (original HKD3,610)

Integrative Medicine Programme for Women's Menopause | HKD3,880 (original price HKD4,880)

Prostate Health Programme | HKD2,880 (original price HKD3,200)

Brain Health Programme | HKD4,455 (original price HKD4,950)

Optional Privilege: 5% off for blood-based biomarkers test

## Exclusive Privileges: Elevate Your Life Beyond Boundaries

Hang Seng Prestige and Family+ accounts streamline your family's financial management while providing exclusive lifestyle privileges for you and your loved ones, paving the way for a more prosperous and enriching life.

## Medical Services and Offers

Enjoy preferential price for the Eye Health Programme at Eye Centre of CUHK Medical Centre

Comprehensive Eye Examination Plan | HKD900 (original price HKD1,000)

Glaucoma Assessment Plan | HKD3,384 (original price HKD3,760)

Macular Health Screening Plan | HKD2,394 (original price HKD2,660)

Dry Eye Screening Plan | HKD2,070 (original price HKD2,300)

Optional Privilege: add HKD500 for professorial consultation and report explanation

### Direct booking for Pre-school Myopia Control Programme via Eye Centre's designated hotline

6-month treatment | HKD3,500

9-month treatment | HKD4,500

### CUHK Medical Centre: Designated Health Check Hotline

You can contact CUHK Medical Centre's medical team via designated health check hotline for personal health check service and direct booking.

### CUHK Medical Centre: VIP Concierge

You can contact the VIP Concierge via VIP hotline for enquiry on medical services of CUHKMC, such as making an appointment for a doctor consultation and inpatient services, etc.



## Exclusive Privileges: Elevate Your Life Beyond Boundaries

Hang Seng Prestige and Family+ accounts streamline your family's financial management while providing exclusive lifestyle privileges for you and your loved ones, paving the way for a more prosperous and enriching life.



## Healthcare Services and Offers

### DR REBORN

Complimentary Lok Tong 30 – Bipolar Facial Collagen Tightening | HKD2,310  
 Complimentary ROBOLEX (Abdomen / Full Arms / Front Thighs / Back Thighs / Calves / Buttocks) | HKD4,020  
 Complimentary SR6 Black Diamond Body Sculpting Device – Fat Reduction & Drainage Therapy | HKD870  
 Complimentary PL6 – Plasma Facial Rejuvenation & Hydration Therapy | HKD3,840  
 Complimentary Bellasonic Bubble Lift-Up Hydrating Treatment | HKD2,730  
 Complimentary Lok Tong 30 – Shoulder and Neck | HKD2,310  
 Complimentary Lok Tong 30 – Sciatic Nerve | HKD2,310  
 Complimentary Vesta Myofascial Therapy | HKD1,740

---

**PainKiller** | Complimentary Myofascial Manual Therapy | HKD1,800

---

### Hair Forest

Complimentary Scalp Regeneration Treatment | HKD4,230  
 Complimentary POWER Hair Growth Stimulation Treatment | HKD3,960

## Education Services and Offers

### Crimson Education

Enjoy a free 1-hour one-to-one education consultation session for parents of students who have an overseas study plan

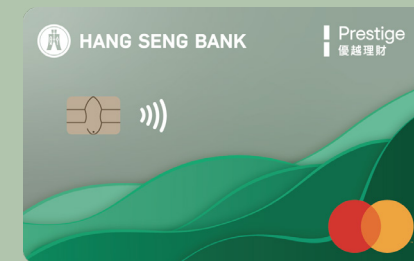
## Exclusive Privileges: Elevate Your Life Beyond Boundaries

Hang Seng Prestige and Family+ accounts streamline your family's financial management while providing exclusive lifestyle privileges for you and your loved ones, paving the way for a more prosperous and enriching life.

## Hang Seng Prestige World Mastercard® Rewards and Privileges^

Enjoy a series of unsurpassed privileges upon successful application:

**Up to \$700 +FUN Dollars Welcome Offers and perpetual annual fee waiver**



### Gourmet Dining

Buy-2-Get-1-Free Buffet at HKJC VIP Box:

- Enjoy a Buy-2-Get-1-Free offer (regular price at HKD750 per person) for an exquisite buffet and the racing experience at the HKJC VIP Box reserved

### Travel Around the World

A world of remarkable travel privileges:

- Worldwide airport lounge privilege
- Airport limousine service
- Global travel medical coverage

### Health and Wellness

Enjoy preferential price for medical check-up services and VIP Concierge service at CUHK Medical Centre.

### Privileges from Mastercard Priceless Specials

Enjoy a selection of exclusive offers or experiences when you travel around the world

24-hour Hang Seng Prestige World Mastercard® Customer Service Hotline: 2998 8111

^To borrow or not to borrow? Borrow only if you can repay!

## Exclusive Privileges: Elevate Your Life Beyond Boundaries

Hang Seng Prestige and Family+ accounts streamline your family's financial management while providing exclusive lifestyle privileges for you and your loved ones, paving the way for a more prosperous and enriching life.



## Birthday Delights

You can enjoy the below complimentary privileges(s) within your birthday month (Choose one out two).

Offer 1 **DR REBORN** | Hydro+ Deep Hydration Facial Therapy | HKD2,710

Offer 2 **ATO Hair Club** | Japanese Artisan Haircut (Led by Artistic Director) | HKD1,480



## Dedicated CFO Services: 24-hour Banking Support

Hang Seng Prestige Banking offers continuous support, providing you with unlimited wealth management services to help you prepare for the future.



## RM Connect

We know that you are busy everyday taking care of your work, your family and so on. So you may not be able to get your banking matters done right away. In light of your needs, we offer Prestige RM Connect for you to connect with your designated Relationship Manager via WhatsApp, WeChat, Zoom. Choose the digital channel most suitable for you, to get in touch with the status of your product subscription, the latest market information and various banking service details.

## 24-hour Wealth Service Team

Our 24-hour Wealth Service Team is able to reach around the clock via Live Chat or the Prestige Banking hotline. With profound investment and financial knowledge, they can provide you with the latest market analysis and serve you with the trading of funds, bonds and other investment products. Our team will act on your instructions at all times, saving you a branch visit.

## Extending your Prestige status

Our Direct Family Service covers your parents, spouse / partner and children (applicable to your children aged 18 to 28, until their 29th birthday). They will be eligible for monthly fee waiver upon joining Prestige Banking, and can enjoy various services and privileges without achieving the Total Relationship Balance. You can speak to your Relationship Manager about the arrangement.

## Family Relationship Manager

Not only will your dedicated Family Relationship Manager take care of your family's financial needs, but also provide professional insight to help you make suitable wealth management decisions. You can speak to your Relationship Manager about the arrangement.

## Comprehensive Family Financial Products and Services at a Glance

Family+ Account	<ul style="list-style-type: none"> <li>• Open up to 4 Family+ Accounts</li> <li>• Personalise your account names based on your needs so you can recognise each easily</li> <li>• Allocate different wealth management products like deposit, investment and foreign currency according to each account's financial goal</li> <li>• Each Family+ Account operates independently</li> <li>• Overview and manage all Family+ Accounts via Hang Seng Mobile App</li> <li>• Standalone statements</li> </ul>
Multi-Currency Debit Mastercard®	<ul style="list-style-type: none"> <li>• Support 12 currencies worldwide</li> <li>• Enjoy unlimited 0.5% cash rebate on all eligible spendings</li> <li>• Make purchase at worldwide merchants and online without FX transaction charges and handling fees</li> <li>• Manage monthly spending and daily ATM cash withdrawal limits</li> <li>• Apply up to 6 supplementary cards</li> </ul>
Global Money+	<ul style="list-style-type: none"> <li>• Fee free for transferring funds in local currency to up to 50+ designated countries or regions such as United Kingdom, United State, Australia, New Zealand and Singapore.</li> <li>• Funds can be credited to the overseas account as fast as the same day</li> <li>• Clear &amp; transparent arrival time estimation, fee and exchange rate</li> </ul>
Studysure Protection Plan	<ul style="list-style-type: none"> <li>• Up to HKD1 million coverage for Medical Expenses</li> <li>• Up to HKD1 million coverage for Personal Accidents, including extended coverage for accidents whilst travelling on a Public Conveyance or staying in a premises of an Overseas Studying Institution</li> <li>• Up to HKD10,000 coverage for the loss, theft or damage to your personal belongings during the Study Trip, subject to a maximum amount of HKD2,000 per mobile phone and HKD8,000 per laptop</li> </ul>
Investment Product	<ul style="list-style-type: none"> <li>• Offers a range of short and long-term investment products to suit your financial goals and needs</li> <li>• The widest range of index fund choices<sup>18</sup> provide you access to global investment opportunities</li> <li>• Wide variety of investment products with dividends to earn income and capital gains</li> </ul>
Insurance Plan	<ul style="list-style-type: none"> <li>• A variety of life insurance plans tailored to different needs and goals, assisting you to accumulate wealth and lock-in potential returns</li> <li>• Selected life insurance plans generate passive income to support your daily expenses</li> <li>• Selected plan offers flexible options such as currency switch, policy split, regular withdrawal and policy value management to help you plan better for your wealth succession</li> </ul>
"My Investment" Platform	<ul style="list-style-type: none"> <li>• Manage investment portfolio and real-time stock price tracking in one App.</li> <li>• View top-performing investment products and stay a with latest market trend.</li> <li>• Wealth Master can help you to review your investment allocation details and compare your current portfolio with reference portfolio based on your risk tolerance level.</li> </ul>
RM Connect	<ul style="list-style-type: none"> <li>• Contact your Relationship Manager via WhatsApp or WeChat to schedule an in-person or Zoom meeting for a comprehensive one-on-one analysis.</li> </ul>

<sup>18</sup> According to the study on the number of index funds in "Index Funds (Ch 8.6)" under "Product" at "Unit Trusts & Mutual Funds" under the category of "Unlisted Products" on Securities and Futures Commission website, through Hang Seng Bank on 14 January 2025.