

Cross-Border Banking, 1+1 Account Opening

Open Your Hang Seng Personal Banking (Prestige Banking) and Business Integrated Account in One Go

With Hang Seng Bank's new one-stop service, you can open personal and business accounts at the same time in as fast as one hour, bringing convenient and professional cross-border banking solutions to enterprises operating across regions.



One - Stop to Open Both Personal Banking (Prestige Banking) and Business Banking Accounts

Make an appointment at our dedicated branches (Central or Tsim Sha Tsui) to complete your account opening in as fast as 1 Hour.¹



Simple and Flexible Cross-Border Transfers

Hang Seng Cross-Border Transfer²

Enjoy fee-free transfers between your same-name accounts at Hang Seng China and Hang Seng Hong Kong, available in 10 currencies.

Payment Connect³

Instant HKD and RMB transfers from 6 pilot banks in Mainland China to Hang Seng Hong Kong, with no fees.

Global Cross-Border Transfer⁴ – Transact Pass monthly subscription package

for Business Accounts only

Enjoy seamless payments, collections and FX with one monthly subscription package. Simple, transparent pricing with no hidden fees.



Professional Wealth Management Services

Dedicated Relationship Manager

Our professional wealth management team provides the latest market insights to meet your investment needs. Personal banking account holders can also connect with their dedicated Relationship Manager via Prestige RM Connect (WeChat Mini Program or WhatsApp).

Diverse Investment Products

From investments and insurance to physical gold and foreign exchange, helping clients capture global opportunities and grow their wealth comprehensively.



Hassle-Free Overseas Commerce and Travel



Hang Seng Multi-Currency Debit Mastercard®



Hang Seng Commercial Multi-Currency Debit Mastercard®

- Unlimited 0.5% cash rebate on eligible spending.
- Accepted worldwide, with payments in 12 major currencies⁵ debited directly from the linked account.
- Enjoy \$0 handling fees⁶ on local and overseas foreign currency spending and withdrawals, for both personal and business use.
- Exclusive World Mastercard privileges and offers for commercial debit cardholders.

Open an account now for a seamless one-stop cross-border banking experience!

Click below to learn more about our account opening offers

[Hang Seng Personal Banking \(Prestige Banking\) ▶](#)

[Hang Seng Business Banking Accounts ▶](#)

Awarded Bloomberg Businessweek (Chinese Edition) Financial Institution Awards 2025



Make an appointment

1. After making an appointment, applicants can pre-submit the required information for a personal banking account through Hang Seng Personal Banking mobile app ("Hang Seng Mobile App"), with account opening completed in as fast as 15 minutes. For Business Integrated Account, an account opening specialist will collect the required information by phone, and the application will be completed at the branch in as fast as 45 minutes. Complete both Personal and Business Account applications in as fast as 1 hour. Personal Accounts can be opened in as fast as 15 minutes, while Business Accounts can be approved and opened within three business days. The Hang Seng account opening time is for reference only and the actual time may vary depending on individual circumstances.

2. 10 currencies are supported for Cross-Border Transfer: RMB, HKD, USD, EUR, GBP, AUD, NZD, CAD, CHF and JPY. For more details, please refer to "Cross-Border View and Transfer" <https://www.hangseng.com/zh-hk/cross-border-banking/personal/convenience/>.

3. 6 pilot banks in Mainland China including Agricultural Bank of China Limited, Bank of China Limited, Bank of Communications Co., Ltd., China Construction Bank Corporation, China Merchants Bank Co., Ltd, Industrial and Commercial Bank of China Limited.

4. The promotion period for Hang Seng Transact Pass is until 31 December, 2025, both dates inclusive.

5. 12 major currencies including HKD, USD, CNY, AUD, CAD, CHF, EUR, GBP, JPY, NZD, THB and ZAR.

6. Spend and withdraw cash from Hang Seng and HSBC ATMs locally and globally with no handling fees.