

Notice of Amendment to Integrated Account Terms and Conditions and Account Rules

Hang Seng Bank Limited ("the Bank") would like to notify you the below amendments to the Integrated Account Terms and Conditions and Account Rules that will take effect from 13 Jul 2026 ("Effective Date"). A summary of the amendments is provided below:

A. Changes to the Integrated Account Terms and Conditions

Part	Changes
PART I GENERAL TERMS AND CONDITIONS	Add 3. Scope of Services "Clause 3.01A" in relation to customers' representations and warranties of their compliance with all Applicable Regulations in using the Services or conducting Transactions or activities.
PART II TERMS AND CONDITIONS FOR ACCOUNTS AND RELATED SERVICES	Add 1. All Accounts "Clause 1.15" in relation to the Bank's right to reverse mistaken payment due to processing error without prior notice.

B. Changes to the Account Rules

Part	Changes
PART I General (applicable to all accounts)	Add "Clause 8d" in relation to the Bank's right to reverse mistaken payment due to processing error without prior notice. Revise "Clause 13b-iii" in relation to the arrangements under which the Bank shall be entitled to close any account immediately without notice to the customer under specified circumstances. Revise "Clause 14" in relation to handling unclaimed balances of closed accounts.

Appendix 1 – Changes to Integrated Account Terms and Conditions (with changes in bold)

PART I GENERAL TERMS AND CONDITIONS

3. Scope of Services

3.01A The Customer represents and warrants that the Customer has complied and will comply with all Applicable Regulations in using the Services or conducting Transactions or activities under these Terms and Conditions.

PART II TERMS AND CONDITIONS FOR ACCOUNTS AND RELATED SERVICES

1. All Accounts

1.15 If an account is credited due to processing error, such as any mistaken fund transfer, duplicated payment or system error, the Bank is entitled to reverse all or part of such credit including any accrued interest and debit the sum from the account without any prior notice. If such debit causes the account to be overdrawn, the Customer shall repay the amount overdrawn to the Bank on demand together with any fees, expenses and interest accruing on the amount overdrawn at such rate as the Bank may specify.

Appendix 2 – Changes to Account Rules (with changes in bold)

PART I – General (applicable to all accounts)

8d. If an account is credited due to processing error, such as any mistaken fund transfer, duplicated payment or system error, the Bank is entitled to reverse all or part of such credit including any accrued interest and debit the sum from the account without any prior notice. If such debit causes the account to be overdrawn, the customer shall repay the amount overdrawn to the Bank on demand together with any fees, expenses and interest accruing on the amount overdrawn at such rate as the Bank may specify.

13b-iii. the Bank's books and records show a zero balance **during a period as the Bank determines from time to time.**

14. Any unclaimed balance on a closed account may be transferred **by the Bank** to the Bank's **non-interest bearing** unclaimed balance account.

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, and the revised Account Rules shall be binding on you if you continue to maintain any other account with us 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 and/or Account Rules 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 your account(s) in accordance with the relevant clauses under the Integrated Account Terms and Conditions and Account Rules before the Effective Date.

From the Effective Date, any references to the Integrated Account Terms and Condition and Account Rules 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 and Account Rules.

From 20 May 2026, you may obtain a copy of the revised Integrated Account Terms and Conditions and the revised Account Rules as follow:

- **from the Bank's website:**

For Integrated Account, please visit Hang Seng Bank Website > Personal > Banking > Banking Overview> More Banking Services > Useful Information > Terms and Conditions for Integrated Account.

For Non Integrated Account, please visit Hang Seng Bank Website > Personal > Banking > Banking Overview> More Banking Services > Useful Information > Terms and Conditions for Non-Integrated Account.

- **visit any branches of the Bank.**

Copy of the existing Integrated Account Terms and Conditions and Account Rules are available from the above website or any branches of the Bank until 13 August 2026. Also, you may download this customer notice from the Bank's website (Hang Seng Bank Website > "Personal" > "Important notice" > "Notice of Amendment to Integrated Account Terms and Conditions and Account Rules") on or before 13 August 2026. You may not be able to access or download the existing Integrated Account Terms and Conditions and Account Rules 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
May 2026