Notice of Amendment to Debit Card Terms and Conditions

Hang Seng Bank Limited ("the Bank") would like to notify you the below amendments to the Debit Card Terms and Conditions that will take effect from 2 February 2026 ("Effective Date"). The amendments are:

Section	Amendments
2. Request a Supplementary Debit Card	The current clause 2.1 will be amended as follows (amendments are underlined and strikethrough to remove): 2.1 As the Primary Cardholder, you may ask us to issue a Supplementary Debit Card to another person. We will call this person the Supplementary Debit Cardholder. If we grant your request, the Supplementary Debit Cardholder: (a) can access money in your Account; (b) will be bound by these Terms; and (c) cannot request ~~their own supplementary debit cardholder~~ a Supplementary Debit Card to another person.
3. Other information about the Debit Card	The current clause 3.3 will be amended as follows (amendments are underlined and strikethrough to remove): 3.3 If your Debit Card is cancelled, all sums due for transactions made using your Debit Card ~~or PIN~~, Card Information and/or Authentication Factors will become immediately payable (without demand). This means we do not have to tell you these sums are due.
4. Accessing your Account with your Debit Card	The current clause 4.1 will be amended as follows (amendments are underlined and strikethrough to remove): 4.1 You can operate ~~any of~~ your Account with your Debit Card by electronic or digital means. This includes at an ATM, a point of sale terminal, by telephone or other designated electronic, digital or mobile device.
7. Fees and charges	The current clause 7.1 will be amended as follows (amendments are underlined and strikethrough to remove): 7.1 We will give prior notice for fees and charges in connection with the use of your Debit Card. We will debit the fees and charges as we consider reasonable from ~~any~~ your Account.
8. Your responsibility	The current clauses 8.2, 8.3 and 8.4 will be amended as follows (amendments are underlined and strikethrough to remove): 8.2 As the Primary Cardholder, you are responsible for: (a) all transactions made using each Debit Card ~~and PIN~~, Card Information and/or Authentication Factors including those made by any Supplementary Cardholder. This includes all related fees and charges; and (b) any failure to comply with these Terms by you or any Supplementary Cardholder. 8.3 A Supplementary Cardholder is only responsible for their own use of their Debit Card ~~and PIN~~, Card Information and Authentication Factors. 8.4 You will not use the Debit Card ~~or PIN~~, Card Information and/or Authentication Factors to make any transaction unlawfully in any jurisdiction.
9. Unauthorised transactions	The current clauses 9.1, 9.2 and 9.3 will be amended as follows (amendments are underlined and strikethrough to remove): 9.1 We will consider we are dealing with you when your Debit Card ~~or PIN~~, Card Information and/or Authentication Factors are used. These transactions are deemed to have been made with your authority even if you have no knowledge of them. For this reason, you must keep your Debit Card ~~and PIN~~, Card Information and Authentication Factors private. You should contact us at once if your Debit Card, ~~PIN~~ Card Information, Authentication Factors or Mobile Device is lost, stolen, misused or ~~known~~ disclosed to someone else, or if you identify unusual or suspicious transactions. You will be responsible for all transactions until you contact us. This includes: (a) any unauthorised transactions; and (b) all transactions effected before termination of your Debit Card. We may debit your Account for these transactions after your Debit Card has been terminated. 9.2 Tell us right away if you think there are unauthorised or erroneous transactions on your Account statement. You must tell us within 60 days ~~of the date of the transaction~~ of the issuance of the relevant Account statement. If you do not, the transaction in question will be binding on you. This means you have waived any rights to object or pursue any remedy against us in relation to that transaction. We can prescribe the manner for giving notice from time to time. 9.3 Our records of all transactions using your Debit Card ~~or PIN~~, Card Information and/or Authentication Factors are conclusive. You will be bound by our records unless there is an obvious error.
10. Your liability for unauthorised transactions	The current clauses 10.1 (a) and (b) will be amended as follows (amendments are underlined and strikethrough to remove): (a) you told us right away that your Debit Card, ~~PIN~~ Card Information, Authentication Factors or Mobile Device were lost, stolen, misused or were ~~known~~ disclosed to someone else; and (b) we reasonably believe this was not the result of your fraudulent act or gross negligence. This includes knowingly letting someone use your Debit Card, ~~PIN~~ Card Information, Authentication Factors or Mobile Device even if it was involuntary. It also includes failing to follow any of our recommended security measures.
11. Security measures	The current clauses 11.1 (b), (c) and (d) will be amended as follows (amendments are underlined and strikethrough to remove): (b) not letting anyone else access or use your Debit Card, Card Information, Authentication Factors and Mobile Device; (c) not sharing your ~~PIN~~ Card Information, Authentication Factors or Device Passcode with anyone (including accidentally); (d) not allowing others to store their biometric data (such as a fingerprint, facial or voice recognition or retina image) on your Mobile Device, and only using your own biometric credentials to access your Debit Card; The following new clauses will be added under clause 11.1: (l) not taking any action to disable any security function provided by your Mobile Device or agree to any settings that would compromise the use of your Debit Card or Mobile Device; (m) not accessing or storing your Debit Card or Card Information in a device with any pirated, hacked, fake or unauthorised application or where the software lockdown has been overridden (such as a "jailbroken" or "rooted" device); (n) deleting your Debit Card and Card Information from your Mobile Device before you sell or dispose of your Mobile Device or pass your Mobile Device temporarily to someone else for repair or other reason; and (o) upon cancellation of your Debit Card, remove your Debit Card and Card Information from your Mobile Device. The following new clauses will be added under clause 11: 11.2 You should ensure all contact details (including phone numbers, address, e-mail address or any means of contact) registered with us for the purpose of receiving important notifications are up-to-date to allow the relevant notifications to be delivered to you on a timely basis. 11.3 You should be aware of the risks associated with the adoption of biometric, soft token or device binding as one of the Authentication Factors used for initiating relevant transactions (e.g. contactless mobile payments) and need to take relevant protection measures to secure the devices and any Authentication Factors. You should not use facial recognition for biometric credential to access your Debit Card or Mobile Device if you have an identical twin sibling or your facial features may be undergoing a rapid stage of development.
12. Replacement card	The current clause 12.1 will be amended as follows (amendments are underlined and strikethrough to remove): 12.1 We may decide to issue a replacement Debit Card to you. We can charge a fee for any replacement Debit Card. We will deduct this fee from ~~any of~~ your Account.
13. Sufficient funds for foreign currency transactions	The current clause 13.1 will be amended as follows (amendments are underlined and strikethrough to remove): 13.1 You can make transactions using your Debit Card ~~or PIN~~, Card Information and/or Authentication Factors in a currency other than Hong Kong dollar ("foreign currency").
15. Exclusions and exceptions	The current clause 15.1 (c) will be amended as follows (amendments are underlined and strikethrough to remove): (c) consequential or indirect loss arising from or in connection with the use of your Debit Card ~~or PIN~~, Card Information and/or Authentication Factors. The current clause 15.2 (a) will be amended as follows (amendments are underlined and strikethrough to remove): (a) merchant's refusal to accept your Debit Card ~~or PIN~~, Card Information and/or Authentication Factors; or The current clause 15.4 will be amended as follows (amendments are underlined and strikethrough to remove): 15.4 We will charge and debit your Account for all transactions made using your Debit Card ~~or PIN~~, Card Information and/or Authentication Factors. We will do this even if the merchant: (a) does not deliver or perform; (b) provides defective goods or services; or (c) fails to provide any of their goods, services, benefits, discounts or programmes.
17. Disclosure of personal data	The current clause 17.2 will be amended as follows (amendments are underlined and strikethrough to remove): 17.2 We may also collect, use, store and disclose your personal information according to our ~~Personal Information Collection Statement~~ Privacy Notice.
18. Amendments	The current clause 18.2 will be amended as follows (amendments are underlined and strikethrough to remove): 18.2 We will give you prior notice of a change according to regulatory requirements. We may give notice by way of: **Method** — **When we consider it received** Post — ~~48 hours~~ 2 days after posting ~~(if that address is in Hong Kong); or~~ ~~7 days after posting (if that address is outside Hong Kong)~~.
21. Account Status and Debit Card Type	The current clause 21.2 will be amended as follows (amendments are underlined and strikethrough to remove): 21.2 If you cancel your Account then ~~your~~ the relevant Debit Card will also be cancelled.
23. Interpretation	The following new terms will be added in Definitions in these Terms: "Authentication Factors" means any number or code or method we apply or use to identify you when you access information, give instructions or make a transaction using a Debit Card, including but not limited to a PIN, a personal code, a card verification value (CVV) number, soft tokens, device binding, in-app/SMS confirmations and biometric credential. An Authentication Factor constitutes a "PIN" for the purposes of the Integrated Account Terms and Conditions. "Card Information" means any information of a Debit Card including the cardholder's name, Debit Card number, a personal code or a card verification value (CVV) number, Debit Card expiry date, signature on the back of the Debit Card and/or information stored in the Debit Card's magnetic stripe, chip or equivalent technology. The current terms in Definitions in these Terms will be amended as follows (amendments are underlined and strikethrough to remove): "Account" means any account we allow you to access using the Debit Card ~~or PIN~~, Card Information and/or Authentication Factors. "PIN" means ~~any number or code we apply or use to identify you when you access information, give instructions or make a transaction using a Debit Card. A PIN may include~~ a personal identification number~~, a personal code or a card verification value (CVV) number~~. A PIN may be designated by us or you. ~~The PIN constitutes a "PIN" for the purposes of the Integrated Account Terms and Conditions.~~
24. Registering, storing and activating the virtual Debit Card	The current clause 24.3 will be amended as follows (amendments are strikethrough to remove): 24.3 By accessing or storing the virtual Debit Card in your Mobile Device, you consent to us sending SMS messages. We will send these to you for verification and activation purposes. We will use your phone number last recorded with us. ~~If this number is wrong, you will not receive our messages.~~ Please ensure we have your most recent phone number. If we do not have a record of your phone number, we cannot send SMS messages to you. You will need to call us on the number displayed on the verification screen. You will then need to follow any steps we may require to verify or activate the virtual Debit Card.
25. Your responsibilities	The current clauses 25.1 and 25.2 will be removed. Clause 25.3 will be renumbered to 25.1.
26. Applicable to cash rebate	The current clause 26.9 will be amended as follows (amendments are underlined): 26.9 The cash rebate amount will be rounded to the nearest cent (and for Japanese yen, it will be rounded to the nearest whole yen).
Multiple sections	The following major terms and conditions which impose significant liabilities or obligations on your part will be underlined for your attention: Clause 8.1, 8.2, 9.1, 9.2, 10.1, 11.1, 11.3, 15.1, 15.2.

From 3 November 2025, you may obtain a copy of the revised Terms and Conditions for Debit Card Terms and Conditions from the Bank's website (Personal > Cards > Quick Links > Forms & Documents Centre > Terms & Conditions for Credit Card/Debit Card/Spending Card/Mobile Payment). The existing Debit Card Terms and Conditions is available from the above website until 4 March 2026. You may not be able to access or download the existing Debit Card Terms and Conditions after 4 March 2026.

Also, you may download this new notice of amendment on our website at hangseng.com/mcydc13 until 4 March 2026. You may not be able to access or download this Notice of Amendments after 4 March 2026.

Please note that the above amendments shall be binding on you if you continue to use and/or retain your debit card after the above amendments are effective. Please note that we shall not be able to continue providing services to you if you do not accept the above amendments and you can call our Customer Service Hotlines for termination of debit card services before the above amendments are effective.

From the Effective Date, any references to the Debit Card 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 Debit Card Terms and Conditions.

Should you have any enquiries, please call our Customer Services Hotlines.

Private Banking Service Dedicated Line	(852) 2121 1188
Prestige Private	(852) 2998 8022
Prestige Banking	(852) 2998 9188
Preferred Banking	(852) 2822 8228

Hang Seng Bank Limited
November 2025

(If there is any inconsistency between the English and Chinese versions of this notice, the English version shall prevail.)

恒生銀行
HANG SENG BANK

MCYDC NOA w TnC (11/2025) (HH)

Member HSBC Group

扣賬卡條款及細則修訂通知

恒生銀行有限公司(「本行」)謹此通知你，扣賬卡條款及細則將作出以下修訂，並於2026年2月2日(「生效日期」)起生效。修訂的詳情如下：

部份	修訂
2. 申請附屬扣賬卡	現行條款2.1將修改(間線為更改部分及刪除線為刪去部分)如下： 2.1 作為主卡持有人，你可以要求我們為其他人士提供一張附屬扣賬卡。我們將稱該人士為附屬扣賬卡持有人。如果我們批准你的要求，附屬扣賬卡持有人將： (a) 能夠存取你戶口中的資金； (b) 需遵守本條款；及 (c) 不能~~申請他們自己的附屬扣賬卡持有人~~為其他人士申請附屬扣賬卡。
3. 關於扣賬卡的其他資訊	現行條款3.3將修改(間線為更改部分及刪除線為刪去部分)如下： 3.3 如果你的扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素完成的所有交易所涉及的款項將需立刻支付(無需另行通知)。這表示我們無需提醒你這些款項需要結清。
5. 在香港以外使用你的扣賬卡	現行條款5.2將修改(間線為更改部分及刪除線為刪去部分)如下： 5.2 你需要設定限額及期限。你可以透過我們不時指定的渠道及方式進行設置，這包括決定這些限制是分開還是一起應用。在~~海外~~香港以外使用你的扣賬卡時，可能會有相應的費用。你還需要遵守相關海外司法管轄區適用的法律和規定。
7. 費用及收費	現行條款7.1將修改(間線為更改部分及刪除線為刪去部分)如下： 7.1 我們會提前告知你扣賬卡的費用及收費。我們將從~~任何~~你的戶口扣除我們認為合理的費用及收費。
8. 你的責任	現行條款8.1、8.2、8.3及8.4將修改(間線為更改部分及刪除線為刪去部分)如下： 8.1 你需負責承擔以下交易的責任，即使： (a) 不是自願進行；或 (b) 透過電話、郵件、電子方式或直接扣款進行，而沒有： • 收據；或 • 你的簽名或銷售收據上的簽名和你扣賬卡上的不同。 8.2 作為主卡持有人，你需負責： (a) 透過每一張扣賬卡~~及密碼(PIN)~~、卡資料及／或認證因素進行的全部交易，包括附屬卡持有人的所有交易，以及相關的費用和收費；及 (b) 你或任何附屬卡持有人未遵守本條款的任何情況。 8.3 附屬卡持有人只需對自己的扣賬卡~~及密碼(PIN)~~、卡資料及認證因素的使用負責。 8.4 你不得在任何司法管轄區非法使用扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素進行任何交易。
9. 未經授權交易	現行條款9.1、9.2及9.3將修改(間線為更改部分及刪除線為刪去部分)如下： 9.1 當你的扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素被用於交易時，我們將認定是你進行的交易。即使你對這些交易毫不知情，這些交易也會被視為是在你授權下進行的。因此，你必須保密你的扣賬卡~~及密碼(PIN)~~、卡資料及認證因素。如果你的扣賬卡、~~密碼(PIN)~~卡資料、認證因素或流動裝置丟失、被盜、被濫用或~~被其他人得悉~~已向他人披露，或如你發現有異常或可疑交易，應即時聯絡我們。在你聯絡我們之前，你需對所有交易負責，包括： (a) 任何未經授權的交易；及 (b) 在你的扣賬卡終止前進行的所有交易。扣賬卡被終止後，我們可能會從你的戶口中扣除這些交易的款項。 9.2 如果你認為你的戶口結單上有未經授權或錯誤的交易，請即時通知我們。你必須在~~交易~~相關戶口的結單發出日期起60天內通知我們，否則有關的交易將對你具有約束力。這表示你放棄了對該交易提出異議或追究我們責任的任何權利。我們可以不時指定通知方式。 9.3 你~~的~~使用扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素的交易在我們的紀錄具決定性作用。除非有明顯的錯誤，否則你將受我們紀錄的約束。
10. 你對未經授權交易的責任	現行條款10.1 (a)及(b)將修改(間線為更改部分及刪除線為刪去部分)如下： (a) 你即時通知我們你的扣賬卡、~~密碼(PIN)~~卡資料、認證因素或流動裝置丟失、被盜、被濫用或~~被其他人得悉~~已向他人披露；及 (b) 我們有合理理由相信這不是由於你的欺詐行為或重大疏忽造成的。這包括即使不是自願的，讓其他人使用你的扣賬卡、~~密碼(PIN)~~卡資料、認證因素或流動裝置，以及未跟隨我們推薦的任何安全措施。
11. 安全措施	現行條款11.1 (b)、(c)及(d)將修改(間線為更改部分及刪除線為刪去部分)如下： (b) 不讓其他人使用你的扣賬卡、卡資料、認證因素及流動裝置； (c) 不與任何人(包括意外地)分享你的~~密碼(PIN)~~卡資料、認證因素或裝置密碼； (d) 不允許其他人在你的流動裝置上儲存他們的生物特徵識別資料(例如指紋、面部或聲音識別或視網膜圖像)，並只透過你自己的生物特徵識別使用你的扣賬卡； 下列為條款11.1新增的條款： (l) 不要停用流動裝置提供的任何安全功能，或不要同意任何可能危害扣賬卡或流動裝置的設定； (m) 不在任何載有盜版、破解、偽造或未經授權應用程式，或已經破解系統鎖定(例如「越獄」或「破解」的裝置)的裝置上使用或儲存你的扣賬卡或卡資料； (n) 在出售、丟棄或因維修等原因暫時交出流動裝置前，從流動裝置中刪除你的扣賬卡及卡資料；及 (o) 一旦扣賬卡被取消，需將你的扣賬卡及卡資料從流動裝置中移除。 下列為條款11新增的條款： 11.2 你應確保在我們的紀錄內用於接收重要通知的所有聯絡資料是最新的(包括電話號碼、地址、電郵地址或任何聯絡方法)，以便有關通知能夠及時向你發送。 11.3 你應注意採用生物特徵、軟令牌或裝置綁定作為進行相關交易(例如非接觸式流動支付)的認證因素之一所涉及的風險，以及需採取確保裝置和認證因素安全的相關保護措施；如果你有同卵雙胞胎或面部特徵仍處於迅速發育的階段，不要使用面部識別功能用為生物特徵識別來使用你的扣賬卡或流動裝置。
12. 補發卡	現行條款12.1將修改(刪除線為刪去部分)如下： 12.1 我們可能決定為你提供補發扣賬卡。我們可對任何補發扣賬卡收取費用，並會從你的~~任何~~戶口中扣除此費用。
13. 外幣交易的充足資金	現行條款13.1將修改(間線為更改部分及刪除線為刪去部分)如下： 13.1 你可以使用扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素以非港幣(「外幣」)進行交易。
15. 排除及例外情況	現行條款15.1 (c)將修改(間線為更改部分及刪除線為刪去部分)如下： (c) 因使用你的扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素而產生的間接或相應損失。 現行條款15.2 (a)將修改(間線為更改部分及刪除線為刪去部分)如下： (a) 商戶拒絕接受你的扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素；或 現行條款15.4將修改(間線為更改部分及刪除線為刪去部分)如下： 15.4 我們會對使用你的扣賬卡~~或密碼(PIN)~~、卡資料及／或認證因素進行的所有交易收取費用並從你的戶口中扣款。即使商戶： (a) 未能交付或履行； (b) 提供有缺陷的產品或服務；或 (c) 未能提供任何產品、服務、優惠、折扣或計劃。
17. 個人數據披露	現行條款17.2將修改(間線為更改部分及刪除線為刪去部分)如下： 17.2 我們可能會根據恒生的~~個人資訊收集~~私隱聲明收集、使用、儲存及披露你的個人資訊。
18. 修訂	現行條款18.1及18.2將修改(間線為更改部分及刪除線為刪去部分)如下： 18.1 世界瞬息萬變，因此我們也可能需要不時更新本條款和費用及收費。我們可以在合理的情況下修改本條款，而不對你承擔責任。我們將與你分享任何修改後的條款及更新的費用及收費。如果你不接受更改，你必須以書面形式通知我們你想取消你的扣賬卡。如果你在改生效後繼續使用扣賬卡，你將會受到新條款和費用及收費的約束。 18.2 我們將根據監管要求提前通知你相關更改，並可能通過以下方式進行通知： 方法：郵寄 — 我們認為會收到的時間：郵寄後2天~~48小時(如果地址在香港內)；或~~ ~~郵寄後7天(如果地址在香港以外)~~。
22. 一般條款	現行條款22.2將修改(刪除線為刪去部分)如下： 22.2 本條款受香港~~特別行政區~~法律管轄。香港法院擁有非專屬管轄權，並且可以在任何有管轄權的法院中強制執行。
23. 釋義	下列定義將新增至本條款中的定義： 「ATM」是指自動櫃員機。 「認證因素」是我們用來辨識你身份的數字或代碼或方法，當你查詢資料、發出指令或使用扣賬卡進行交易時會用到，包括但不限於密碼（PIN）、代碼或安全碼（CVV）、軟令牌、裝置綁定、透過應用程式／短訊確認及生物特徵識別。「認證因素」構成綜合戶口章則中的「私人密碼」。 「卡資料」指扣賬卡的任何資訊，包括持卡人姓名、扣賬卡號碼、代碼或安全碼（CVV）、扣賬卡到期日、扣賬卡背後的簽名及／或扣賬卡的磁帶、晶片或同等技術儲存的資訊。 現行本條款中的定義將修改(間線為更改部分及刪除線為刪去部分)如下： 「戶口」是指你可以透過扣賬卡~~或密碼（PIN）~~、卡資料及／或認證因素來操作的任何戶口。 「指示」是指由主卡持有人或附屬卡持有人發出的操作指令。 「密碼（PIN）」是我們用來辨識你身份的數字~~或代碼。當你使用扣賬卡進行交易或查詢時會用到。這可能是一個由我們或你設定的密碼、代碼或安全碼（CVV）。該密碼（PIN）構成綜合戶口章則中的「私人密碼」~~。
24. 登記、儲存及啟用虛擬扣賬卡	現行條款24.5將修改(間線為更改部分及刪除線為刪去部分)如下： 24.5 確保你的虛擬及實體扣賬卡安全無虞。如果你已使用或查看了虛擬卡，無論實體卡是否已收到或已啟用，你需對任何虛擬卡交易承擔~~責任~~所有風險和後果，包括未經授權的使用。我們建議你盡早啟用你的實體卡，如果你的實體卡未啟用，我們可能會取消虛擬卡。
25. 你的責任	現行條款25.1及25.2將刪去。條款25.3將重新編號為條款25.1。
26. 關於現金回贈	現行條款26.2及26.9將修改(間線為更改部分)如下： 26.2 如果我們認為現金回贈的存取或使用有任何欺詐或不當行為，我們可以： (a) 決定不支付任何現金回贈；及 (b) 從你的戶口中扣除已支付給你的現金回贈。 這樣的欺詐或不當行為可能包括在獲得交易現金回贈後，透過任何方式取得交易金額的退款。 26.9 現金回贈金額將四捨五入到最接近的貨幣單位仙(而日圓將計算至最接近的日圓整數)。
多個部份	下列的主要條款及細則可對你構成重大債務或責任，將加入開頭以提示你留意： 條款8.1, 8.2, 9.1, 9.2, 10.1, 11.1, 11.3, 15.1, 15.2。

你可於2025年11月3日起於本行網頁（個人理財 > 卡類 > 快速連結 > 表格及文件中心 > 信用卡／扣賬卡／消費卡／流動支付條款及細則）下載修訂的扣賬卡條款及細則。現時的扣賬卡條款及細則可於2026年3月4日或之前於上述網頁下載。你未必能夠於2026年3月4日之後查閱或下載現時的扣賬卡條款及細則。

你亦可於2026年3月4日或之前於本行網頁（hangseng.com/mcydc13）下載此修訂通知。你未必能夠於2026年3月4日之後查閱或下載此通知。

請注意，如你於生效日期當日或之後繼續持有扣賬卡，經修訂的扣賬卡條款及細則對閣下即具約束力。請同時注意，如你不接受本通知的修訂，我們可能無法繼續為你提供扣賬卡服務，如有意終止扣賬卡服務，請於生效日期前致電客戶服務熱線。

由生效日期起，你與我們之間訂立的任何其他條款及細則，合約或文件中對扣賬卡條款及細則的任何提述，應被視為對經修訂的扣賬卡條款及細則的提述。

如閣下有任何疑問，請致電客戶服務熱線：

私人銀行服務專線	(852) 2121 1188
優越私人理財	(852) 2998 8022
優越理財	(852) 2998 9188
優進理財	(852) 2822 8228

恒生銀行有限公司
2025年11月

（本通知的中英文版本如有歧義，概以英文版本為準。）

恒生銀行
HANG SENG BANK

MCYDC NOA v.TrC (11/2025) (HH)

滙豐集團成員