

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 14 September 2026 ("Effective Date"). The amendments are:

Section	Amendments																				
13. Sufficient funds for foreign currency transactions	<p>The current clause 13.1 will be amended as follows (amendments are underlined and strikethrough to remove):</p> <p>13.1 You can make transactions using your Debit Card, Card Information and/or Authentication Factors in a currency other than Hong Kong dollar ("foreign currency"). If you do this, we will deduct hold the transaction amount as follows at the time you effect the transactions:</p> <table border="1"> <thead> <tr> <th>Do your Debit Card support the foreign currency?</th> <th>Do you have access to the foreign currency in your Account?</th> <th>Do you have sufficient funds of the foreign currency?</th> <th>Do you have sufficient funds in the Hong Kong dollars savings account of your Account?</th> <th>We will:</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>Yes</td> <td>Yes</td> <td>-</td> <td>Deduct Hold the full amount from your Account in that foreign currency.</td> </tr> <tr> <td>Yes</td> <td>Yes</td> <td>No</td> <td>Yes</td> <td>Convert the full amount of the transaction from to Hong Kong dollar to the foreign currency and debit hold the amount in that currency from your Account <u>Hong Kong dollars account</u>.**</td> </tr> <tr> <td>Yes/No</td> <td>Yes/No</td> <td>No</td> <td>No</td> <td>Reject the transaction</td> </tr> </tbody> </table> <p>** We will not combine the available funds held in such Hong Kong dollar savings and foreign currency accounts for settling when effecting transactions.</p>	Do your Debit Card support the foreign currency?	Do you have access to the foreign currency in your Account?	Do you have sufficient funds of the foreign currency?	Do you have sufficient funds in the Hong Kong dollars savings account of your Account?	We will:	Yes	Yes	Yes	-	Deduct Hold the full amount from your Account in that foreign currency.	Yes	Yes	No	Yes	Convert the full amount of the transaction from to Hong Kong dollar to the foreign currency and debit hold the amount in that currency from your Account <u>Hong Kong dollars account</u> .**	Yes/No	Yes/No	No	No	Reject the transaction
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Section	Amendments
14. No overdraft	<p>The current clause 14 will be deleted and replaced as follows (amendments are underlined and strikethrough to remove):</p> <p>14. No overdraft</p> <p>14.1 You will only use your Debit Card if you have enough money in your Account. No overdraft facility is provided to your Debit Card. We will not effect a transaction if you do not have sufficient available funds in the Account to settle the transaction as set out in Clause 13. This is true even if the Account has existing overdraft or credit facilities.</p> <p><u>14. Unauthorised overdraft</u></p> <p><u>14.1 If the final settlement amount exceeds the pre-authorised or authorised amount and/or your Account do not have sufficient funds at the time the transaction is settled, for example:</u></p> <ol style="list-style-type: none"> <u>some transactions may be pre-authorised or authorised for an estimated amount when you effect the transaction, and the final settlement amount may be higher;</u> <u>insufficient funds and/or negative available balance in your Account caused by other Account transactions,</u> <p><u>we may, in our sole discretion and without prior notice, treat the shortfall as an unauthorised overdraft. In such circumstances, we may charge fees and charges as set out under "Deposit Account and Services" in Hang Seng's tariff guide for personal banking customers:</u></p> <ul style="list-style-type: none"> <u>charge a service fee for processing the unauthorised overdraft; and</u> <u>charge interest on the overdraft amount according to our prevailing interest rate, calculated on a daily basis.</u>

From 22 June 2026, you may obtain a copy of the revised 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 14 October 2026. You may not be able to access or download the existing Debit Card Terms and Conditions after 14 October 2026.

Also, you may download this notice of amendment on our website at hangseng.com/mcydc13 until 14 October 2026. You may not be able to access or download this notice of amendment after 14 October 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
 June 2026

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

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9月14日(「生效日期」)起生效。修訂的詳情如下：

部份	修訂																				
13. 外幣交易的充足資金	<p>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：</p> <p>13.1 你可以使用扣賬卡、卡資料及／或認證因素以非港幣(「外幣」)進行交易。在這種情況下，我們將按以下方式扣除在你進行交易時凍結交易金額：</p> <table border="1"> <thead> <tr> <th>你的扣賬卡支持該外幣嗎？</th> <th>你的戶口可以使用該外幣嗎？</th> <th>你有該外幣的充足資金嗎？</th> <th>你的港幣儲蓄戶口是否有充足資金？</th> <th>我們將：</th> </tr> </thead> <tbody> <tr> <td>是</td> <td>是</td> <td>是</td> <td>-</td> <td>從你的戶口中扣除凍結該外幣的總額。</td> </tr> <tr> <td>是</td> <td>是</td> <td>否</td> <td>是</td> <td>將交易總額從港幣兌換成該外幣港幣，並從你的港幣戶口中扣除凍結該幣值的金額。^{**}</td> </tr> <tr> <td>是／否</td> <td>是／否</td> <td>否</td> <td>否</td> <td>拒絕交易</td> </tr> </tbody> </table> <p>^{**} 我們不會將合併港幣儲蓄戶口及外幣戶口中的可用資金合併用於結算以進行交易。</p>	你的扣賬卡支持該外幣嗎？	你的戶口可以使用該外幣嗎？	你有該外幣的充足資金嗎？	你的港幣儲蓄戶口是否有充足資金？	我們將：	是	是	是	-	從你的戶口中扣除凍結該外幣的總額。	是	是	否	是	將交易總額從港幣兌換成該外幣港幣，並從你的港幣戶口中扣除凍結該幣值的金額。 ^{**}	是／否	是／否	否	否	拒絕交易
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是／否	是／否	否	否	拒絕交易																	

部份	修訂
14. 無透支	<p>現行條款14將刪除，並由以下條款取代(間線為更改部分及刪除線為刪去部分)如下：</p> <p>14. 無透支</p> <p>14.1 你只能在戶口中有充足資金時使用你的扣賬卡—而且你的扣賬卡不提供透支服務。如果你的戶口沒有充足的可用資金來支付交易，根據第13條的規定，我們將不會執行交易。即使戶口已經有透支或信貸安排，情況也是如此。</p> <p>14. 未經授權透支</p> <p>14.1 如最終結算金額超出預先授權或已授權金額，及／或在交易結算時你的戶口沒有足夠資金，例如：</p> <p>(a) 某些交易在你進行交易時可能只就估算金額作出預先授權或授權，而最終結算金額可能較高；</p> <p>(b) 因其他戶口交易導致戶口資金不足及／或可用結餘為負數，</p> <p>在上述情況下，我們可全權決定及無需事先通知，將差額視為未經授權透支。在此情況下，我們可以按恒生對個人理財客戶的服務費用簡介內「存款戶口及服務」所載：</p> <ul style="list-style-type: none"> 就處理未經授權透支收取服務費；及 按我們現行利率就透支金額收取利息，利息以每日基準計算。

你可於2026年6月22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10月14日之前於上述網頁下載。你未必能夠於2026年10月14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10月14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10月14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
 2026年6月

(本通知的中英文版本如有歧義，概以英文版本為準。)

滙豐集團成員