



Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers

Effective 27 April 2024

-
- A. Deposit Account and Services**
 - B. Remittance, Overseas QR Payment and Foreign Exchange Services**
 - C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services**
 - D. Card Services**
 - E. Lending Services**
 - F. Integrated Account Services and Privileges**

The information in this guide is for customer's reference with regard to the charges for various services offered by Hang Seng Bank Limited (the "Bank"). The Bank reserves the right to revise any fees, charges, special offers and other services from time to time. The Bank reserves the right to levy a charge on transactions conducted. For charges not listed in this guide, please contact our branches for details.



A. Deposit Account and Services

Item	Charge
Bulk Cheque Deposit – Per customer per day - Up to 30 pieces - Over 30 pieces	Waived HK\$1 per additional cheque ⁽¹⁾
Bulk Cash Deposit – Per customer per day - HKD / RMB Notes: - Up to 200 pieces of notes - Over 200 pieces of notes - Foreign Currency notes	Waived 0.25% on deposit amount (min. HK\$50) Waived
Bulk Coins Deposit – Per customer per day - Up to 500 coins - Over 500 coins	Waived 2% on deposit amount (min. HK\$50)
Coin Changing Charges	HK\$2 per sachet ⁽²⁾
Replacement of Card Hang Seng Card ⁽³⁾⁽⁴⁾ /Integrated Account Card of Prestige Banking/ Integrated Account Card of Preferred Banking/Integrated Account Card/M.I. KID AssetBuilder Card	HK\$50 per card
Paper Statement ⁽³⁾⁽⁴⁾⁽⁵⁾	HK\$60 per account (For every 12 months period from July to June of the following year)
Request for Banker's report/document copies ⁽⁶⁾ - Account History Record of Savings or Time Deposit Accounts - For 1 Year - For 2 Years - For 3 Years - For more than 3 years - Photocopy of - statement (per cycle) - cheque (per copy) - voucher (per copy) - transaction advice (per copy) - Issuance of Overdraft Interest Statement - Banker's Endorsement on Customer's Signature - Personal data access request ⁽⁷⁾ - Reference Letter - Certificate of Account Balance - Certificate of Deposit Interest Earned	HK\$250 per account HK\$750 per account HK\$1,000 per account HK\$1,000 per year thereafter HK\$50 per cycle or per copy (No service charge for applying a copy of the consolidation statement listing the unposted items of passbook account.) HK\$300 per copy per cycle HK\$150 per item Circumstantial (maximum HK\$500 per request) Waived Waived Waived

Notes

- (1) Waived if all cheques are deposited into the same account as one single transaction.
- (2) Integrated Account of Prestige Private/Prestige Banking can enjoy a privileged service charge of HK\$1 per sachet.
- (3) Waived for Customers with Senior Citizen Card or Customers aged 65 or above.
- (4) Exemptions apply to customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) and persons who present a proof of disability document (e.g. document of receiving government disability allowance).
- (5) Applicable to personal accounts including Prestige Private, Prestige Banking, Preferred Banking, Integrated Account, M.I. Kid AssetBuilder Account, HKD Current Account, HKD Statement Savings Account and ATM Statement Savings Account. A fee of HK\$60 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year.
- (6) Upon customer request for delivery by local and overseas courier services, courier handling fee will be charged on actual.
- (7) This standard concessionary charge applies to the first time and normal data access request. In other cases, the Bank reserves the right to charge the actual commercial cost incurred without applying a cap to the charge. However, in any case, the Bank will inform the data requestor individually the actual handling charge and will only process the request upon receiving the requestor's acceptance.



A. Deposit Account and Services (cont'd)




Item	Charge
Cheque Returned - due to insufficient funds - due to other reasons - due to cheque amount exceeding RMB80,000	Applicable to all types of cheques including Paper Cheque/e-Cheque HK\$150 per HKD or USD cheque/RMB200 per RMB cheque ⁽¹⁾ HK\$70 per HKD or USD cheque/RMB50 per RMB cheque ⁽¹⁾ RMB 200 per cheque ⁽²⁾
RMB Cheque Handling Fee for insufficient fund (including Paper Cheque/e-Cheque) - Fund transfer from RMB Savings Account to RMB Current Account, either by autosweeping or by customers	Waived
Stop Cheque Payment Instruction	Paper Cheque: HK\$100 per cheque e-Cheque: Waived
Cheque Mark good - sent by customer - sent by Bank	HK\$60 per cheque HK\$200 per cheque
Handling Letter of Instruction for Fund Transfer	HK\$150 per transfer
Cheque Book(s) delivery by Courier Service ⁽³⁾	HK\$25 per item
Unauthorised Overdraft ⁽⁴⁾	HK\$120 per item plus interest on overdrawn balance - For Integrated Account of Prestige Private/Prestige Banking and Integrated Account of Preferred Banking, the Unauthorised Overdraft interest rate is Prime Rate+ 6% (p.a.). - For Integrated Account and all Current Accounts, such interest rate is Prime Rate+ 8% (p.a.).
Time Deposit Uplift of time deposit before maturity Service Fee	We may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling fee, with calculation stated below, will apply: - Applicable to HKD: Time Deposit Principal x (Prime Rate * or Time Deposit Interest Rate plus 2% [whichever is higher] - Time Deposit Interest Rate) x Number of Days due to Maturity/Total Number of Days in a Year or minimum charge for each deposit Currency uplift: HK\$200** - Applicable to FCY: Time Deposit Principal x (Lending Rate * or Time Deposit Interest Rate plus 2% [whichever is higher] - Time Deposit Interest Rate) x Number of Days due to Maturity/Total Number of Days in a Year or minimum charge for each deposit Currency uplift : USD26/ AUD40/CAD40/CHF42/EUR25/GBP18/JPY3,500/NZD41/CNY200** *Subject to the rate as quoted by us from time to time. **Minimum charge will apply if the above handling fee calculation is lower than the minimum charge.
Below Balance Service Fee - HKD Passbook/Statement Savings Account - ATM Passbook/ATM Statement Savings Account	Waived Waived
Report Loss of Passbook/Chop	Waived
Account Closure Within three months of the date of its opening - Savings/Current Account - Integrated Account	Waived HK\$200 per account

Notes

- (1) Only applicable to RMB Current Account.
- (2) Only applicable to personal customers who are Hong Kong Identity Card holders, made for each RMB cheque payment with amount exceeding RMB80,000 in Guangdong Province (including Shenzhen) for customers goods and/or services acquisition.
- (3) Waived for the Integrated Account of Prestige Private/Prestige Banking but not applicable to other account(s) under the name of the same customer.
- (4) Interest is calculated daily and charged monthly at the Bank's prevailing interest rate. This interest charge is applicable to all current accounts and saving accounts with unauthorised overdraft balance.



A. Deposit Account and Services (cont'd)

ATM Services							
International ATM Signages	Location	Charge for Each Withdrawal					
 HSBC ATM Network	- Hong Kong SAR	Waived					
	- Worldwide (excluding Hong Kong SAR)	HK\$20					
 UnionPay ATM Network	- Hong Kong SAR	HK\$20					
	- Worldwide (excluding Hong Kong SAR)	<table border="0"> <tr> <td><u>Withdrawal amount</u> <u>in HKD equivalent</u></td> <td><u>Charge</u></td> </tr> <tr> <td>≤ HK\$5,000</td> <td>HK\$40</td> </tr> <tr> <td>> HK\$5,000</td> <td>HK\$60</td> </tr> </table>	<u>Withdrawal amount</u> <u>in HKD equivalent</u>	<u>Charge</u>	≤ HK\$5,000	HK\$40	> HK\$5,000
<u>Withdrawal amount</u> <u>in HKD equivalent</u>	<u>Charge</u>						
≤ HK\$5,000	HK\$40						
> HK\$5,000	HK\$60						
 PLUS / Cirrus ATM Network	- Hong Kong SAR	HK\$20					
	- Worldwide (excluding Hong Kong SAR)	HK\$20					

Note:

- Cash withdrawals via overseas ATM will be paid in local currencies and subject to the maximum daily withdrawal limit of HK\$80,000 or equivalent. You must activate the overseas ATM daily cash withdrawal limit in advance for overseas ATM cash withdrawal.
- If customer withdraws cash at overseas ATM, network providers will debit HKD equivalent amount from your HKD account at exchange rate provided by different ATM network on the date of withdrawal. And a service charge (please refer to the above table) will be debited for each ATM withdrawal.
- For overseas ATM cash withdrawal, different exchange rate and Foreign Currency Conversion Fee will apply depending on the overseas ATM network that you are using. Please refer to the following information:
 - For transactions effected via the Mastercard/Cirrus ATM network, the money withdrawn is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by Mastercard and Hang Seng respectively, plus a Foreign Currency Conversion Fee of 1.75% (for cash withdrawal via bank account linked with The Hong Kong Jockey Club Membership Platinum Mastercard, The Hong Kong Jockey Club Membership Gold Mastercard, The Racing Club Membership Card) or 1.95% (for cash withdrawal via bank account linked with other Mastercard credit cards.)
 - For transactions effected via the Visa/Plus ATM network, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a Foreign Currency Conversion Fee of 1.95%.
 - For transactions effected via the UnionPay network, the money debited is converted directly into Hong Kong dollars at the daily exchange rate set by UnionPay without Foreign Currency Conversion Fee.
 - For transactions effected via selected HSBC overseas ATMs in designated locations, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a Foreign Currency Conversion Fee of 1%. For transactions effected via non-selected HSBC overseas ATMs, Foreign Currency Conversion Fee will be levied according to individual ATM network providers (Mastercard/Cirrus/Visa/Plus/UnionPay).
 - Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ATM network providers and not the card issuer. In such cases, customers are reminded to find out from the merchants/ATM network providers about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.
 - Please visit the web page of ATM network providers/Hang Seng for the reference of exchange rate which has not included Foreign Currency Conversion Fee (if applicable).
- Other than the above mentioned charges, additional surcharges of overseas bank may be levied (if applicable).
- Due to the different dispensing limits of ATMs at different location, you may have to perform more than one transaction in order to obtain the amount of cash you require.
- Please note some overseas ATMs only allow cash withdrawal from the account shown on your card face, please ensure there is sufficient balance in that account before departure.



B. Remittance, Overseas QR Payment and Foreign Exchange Services

Outward Remittances	
Service	Charge
Local Interbank Transfer Services	
- outward ⁽¹⁾	
- via Faster Payment System	Waived
- via Clearing House Automated Transfer System - CHATS	
- via Personal e-Banking	Waived
- Via other channels	HK\$190 per item ⁽²⁾

(1) An extra charge of HK\$100 will be levied for instruction containing Chinese characters (This extra charge to be waived effective 1 Mar 2021)

(2) Or its equivalent in the relevant Currency. The exchange rate is determined by Hang Seng Bank Limited from time to time.



B. Remittance, Overseas QR Payment and Foreign Exchange Services (cont'd)

Outward Remittances			
Service	Charge		Remarks
Telegraphic Transfer			
- Remit to ⁽¹⁾	<u>Hang Seng Personal e-Banking</u>	<u>Branch/Other Channels⁽³⁾</u>	From 1 January 2022, Prestige Private and Prestige Banking customers can enjoy fee waiver for a remittance via Integrated Account of Prestige Private/Prestige Banking by Personal e-Banking to Mainland China or Macau SAR ⁽⁵⁾ . Plus Correspondent Bank Charges (if applicable) please refer to the table below* ⁽⁶⁾
Hang Seng account in Mainland China/Macau SAR	HK\$65 ⁽²⁾	HK\$190	
Other bank account in Hong Kong SAR/Mainland China/Taiwan/Macau SAR	HK\$65	HK\$230	
Other countries/territories	HK\$65	HK\$230 (HKD or domicile Currency) HK\$270 ⁽⁴⁾ (Non-domicile Currency)	
Other remittance services			
Amendment/cancellation	HK\$200 (Plus cable charges of HK\$100 and foreign bank charges (if any))		
Cable enquiry	Min. HK\$250 per transaction (including cable charges of HK\$100 and foreign bank charges (if any))		

- (1) Remittance to the Mainland China or other places outside Hong Kong for non-Hong Kong Identity Card holder is subject to local rules and requirements of Mainland China or the relevant jurisdictions. Outward remittance may be rejected due to local regulatory requirements and rules and subject to charges applicable to returned remittance.
- (2) Prestige Private and Prestige Banking customers can enjoy fee waiver for a remittance via Integrated Account of Prestige Private/Prestige Banking by Personal e-Banking to a beneficiary account with Hang Seng Bank (China) Limited or Macau Branch. From 1 January 2022, Prestige Private and Prestige Banking customers can enjoy fee waiver for a remittance via Integrated Account of Prestige Private/Prestige Banking by Personal e-Banking to Mainland China or Macau SAR.
- (3) Other channels include Phone Banking and Remittance by Standing Instruction etc.
- (4) Prestige Private/Prestige Banking customer enjoys a privileged charge HK\$230 for the non-domicile Currency remittance conducted via Integrated Account of Prestige Private/Prestige Banking through Hang Seng branch to an account with a bank in any location apart from Hong Kong SAR/Mainland China/Taiwan/Macau SAR.
- (5) Waived extra charges for (a) instruction containing Chinese character; (b) remittance instruction requesting same day processing submitted via the Bank's branches after 12 noon from Mondays to Fridays (i.e. business days); (c) payment details exceeding 140 characters requiring the use of an additional SWIFT.
- (6) Please note that the Bank is entitled to reimbursement from the customer for the expenses incurred by the Bank, its correspondents and agents. Additional overseas charges (including charges levied by the beneficiary bank and/or correspondent banks) may be imposed by some overseas banks. Please also note that some of the beneficiary banks or correspondent banks may deduct the Correspondent Bank Charges from the Remit Amount in which case, the Beneficiary may not be able to receive the Remit Amount in full, regardless of the payment instructions stated in the remittance applicable form.
- (7) If the charges (as specified in the table) debited by the Bank are not sufficient to cover all the Correspondent Bank Charges, the Bank reserves the right to debit the shortfall amount from the applicant's account without prior notice.

The eligible destination and domicile currency will update from time to time. Please visit our public website for the supported currencies and the service details.

* The remittance charge will be charged to the debit account for remittance.



B. Remittance, Overseas QR Payment and Foreign Exchange Services (cont'd)

* Correspondent Bank Charges			
Charge to beneficiary's account	subject to correspondent bank charges		
Charge to applicant's account ⁽⁶⁾⁽⁷⁾	Currency	Remittance to	Charges
	Domicile Currency	Australia, UK, Canada, USA	Min HK\$160
	USD	Countries/territories outside USA	US\$35
	EUR (remit amount ≤EUR€12,500)	most of the major European countries/territories	HK\$200
	EUR (remit amount >EUR€12,500)		HK\$250
	RMB	Mainland China	HK\$20 ⁽¹⁾ or HK\$100 ⁽²⁾ , as appropriate
		countries/territories outside Mainland China	HK\$250
	JPY	Japan (remit to beneficiary accounts with JPY designated Banks ⁽³⁾ and remit amount ≤ JPY2.5 million)	HK\$200
		Japan (remit to beneficiary accounts with other banks or remit amount > JPY2.5 million)	Min HK\$350
	For others	subject to correspondent bank charges	

(1) Applicable to RMB remittance processed via CIPS and with valid beneficiary bank's SWIFT BIC code.

(2) Applicable to any other RMB remittance which does not meet the criteria in note (1) above.

(3) "JPY Designated Banks" currently refers to Bank of Tokyo-Mitsubishi UFJ, Mizuho Bank Limited and Sumitomo Mitsui Banking Corporation. The Bank may update the list of JPY Designated Banks from time to time at its sole discretion and without prior notice.



B. Remittance, Overseas QR Payment and Foreign Exchange Services (cont'd)

Inward Remittances	
Service	Charge
Local Interbank Transfer Services	
- inward	
- via Faster Payment System	Waived
- via Clearing House Automated Transfer System - CHATS	Waived
- Addressing Services for Faster Payment System	
- Registration / Amendment / De-registration	Waived
Telegraphic Transfer	
Credit to account with Hang Seng Bank	Waived
Onward transfer to other local banks ⁽¹⁾	HK\$150-HK\$300

Overseas QR Payment	
Service	Charge
FPS x PromptPay QR payment	Foreign Currency Conversion Handling Fee will be converted into equivalent Hong Kong dollars based on the exchange rate provided by the settlement bank on the day of payment, plus 0.10% of the aforementioned exchange rate.

Cross Border Transfer ⁽²⁾	
Service	Charge
Each Transfer	Waived ⁽³⁾

WMC Transfer ⁽⁴⁾	
Service	Charge
Each Transfer	Waived

(1) The handling charge for onward transfer to other banks is dependent on the method for the onward transfer, and is exclusive of any charges levied or to be levied by any correspondence bank and/or beneficiary bank.

(2) Hang Seng Cross Border Transfer Services is applicable to customers who have successfully registered Cross Border View and Transfer Services via Hang Seng Personal e-Banking. The Cross Border Transfer supports same name account fund transfer across Hang Seng Hong Kong and Hang Seng China. Please visit our public website for the supported currencies and the service details.

(3) The waiver is applicable to the transfer instruction submitted via the Cross Border Transfer section only. Any fund transfer instruction across Hang Seng Hong Kong and Hang Seng China submitted via channels other than Cross Border Transfer section is subject to outward or inward remittance fees and charges as stipulated in this guide. Any charges incurred from inward fund transfer from Hang Seng China RMB TT Account will be imposed and refunded on the same day. For any amendment, cancellation or enquiry of a RMB denominated fund transfer instruction, a fee of HK\$220 will be charged on behalf of the Clearing Bank and the fee is subject to change by the Clearing Bank without advance notice. For your own interest saving your time and effort, please consider initiating transfer via the Cross Border Transfer section to offset or reverse the transfer and the fee is waived.

(4) WMC Transfer Service support same name transfer between Hang Seng Hong Kong and WMC Cooperating Banks in Mainland China (except Hang Seng China). The waiver is applicable to the transfer instruction submitted via WMC Transfer Service in Hang Seng Hong Kong Personal e-Banking or Personal Mobile App.



B. Remittance, Overseas QR Payment and Foreign Exchange Services (cont'd)

Foreign Currency Notes Exchange		
Service	Charge	Remarks
Foreign Currency Notes Purchase/Sale - Account Holder - RMB - Other Currencies > HK\$3,000 equivalent ≤ HK\$3,000 equivalent	Waived Waived HK\$50 Per Transaction	Waived for Prestige Private / Prestige / Preferred Banking Customers
Foreign Currency Notes - deposit into /withdraw from T/T account	Waived	

Foreign Currency Cheques Exchange		
Service	Charge	Remarks
Local USD Clearing Cheques - deposit into HKD / USD T / T / USD notes account	Waived	
Foreign Cheques - purchase of clean bills (demand draft/ clean cheque) drawn on overseas banks credit to Hang Seng account - payment of clean bills (demand draft/ clean cheque) drawn on overseas banks sent for collection - returned unpaid	- For foreign cheque in HKD/MOP/USD: 0.25% on cheque amount (minimum HK\$60 per cheque) - For other currencies foreign cheque : 0.375% on cheque amount (minimum HK\$60 per cheque) - HK\$200 per cheque plus postage for registered airmail and corresponding bank's charges(if applicable) HK\$150 per cheque Plus: Foreign bank charges and Interest	<ul style="list-style-type: none"> Charges shall be collected irrespective of non-valid payment of the cheques Interest shall be calculated at the prevailing bills advance rate of the related currency from the date of purchase
Cheque send to Guangdong and / or Shenzhen for cheque clearing - HKD - USD	Waived Waived	



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services

Securities

Please refer to the following link for details of Securities fee and charges:

Hang Seng Bank Website > Investment > Securities Services > [Securities Services Charges](#)



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Non-listed Bonds/CD/Other Structured Products

	Non-Listed		Other Structured Products ⁽²⁾
	Retail IPO Bonds ⁽¹⁾ /MOF Bond ⁽⁴⁾	Secondary Market Bonds/ Certificate of Deposit (CD)	
Items	Services Charges		
Subscription Fee/Charges	Waived	Please refer to Bond/ Certificate of Deposit (CD) Trading Services Factsheet ⁽⁵⁾ .	N.A ⁽³⁾
Script Handling & Settlement-Related			
Non-Central Clearing and Settlement System (Non-CCASS) Transfer			
Transfer in/Out Fee with other Custodian	Transfer-in: Free Transfer-out: Waived	Transfer-in: Free Transfer-out: HK\$500 per instruction	N.A
Nominee Services and Corporate Actions			
- Collection of Dividends - Scrip Dividends - Cash Offer - Privatisation (Receipt of Cash) - Conversion of Warrants (Cash Settled) - Maturity Redemption	Free		
Other Services			
(Transfer Between Central Money Market [CMU] and CCASS)	HK\$100/securities or bonds/ transaction	N.A	N.A
Certificate of Account Balance	HK\$100 per certificate (HK\$100 for each additional account)		
Re-issuance of Transaction Advice	HKD\$100 per copy		
Photocopying of Statement (per cycle)	HK\$50 per cycle		

Charges For Account Maintenance		
Items	Services Charges	Remarks
Custody Fee	Prestige Banking/Prestige Private customers: HK\$15/month Other customers: HK\$25/month	<ul style="list-style-type: none"> • Custody fee is charged on each securities account basis • No custody fee will be charged to account if there are no holdings and transaction during that month • Custody fee will be waived if the account ONLY holds non-listed Bonds/CDs/Other Structured Products

Note

1. Retail IPO Bonds are issued by governments/government agencies or corporations.
2. Other structured products include equity-linked investment, equity-linked notes and equity-linked deposits, equity-linked notes, Currency-linked notes, fund-linked notes, index-linked notes, interest rate-linked notes and commodity-linked notes etc.
3. You will need to pay physical settlement expenses (if applicable, subject to the prevailing laws and regulations) in connection with physical settlement upon maturity, including (but not limited to stamp duty, a deposit for purchase orders etc. Further details of services charge are set out in section C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services headed under "Securities" of this Bank Tariff table.
4. Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China.
5. For details, please visit our branches or our website.

Customers may be required to pay the costs, fees and charges incurred or changed by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

SimplyFund Account – Investment Funds Service

Charge Item	Charge
Subscription Fee ¹	Waived
Management Fee (p.a.)	Please refer to the respective offering documents of the relevant funds
Redemption Fee ²	Please refer to the respective offering documents of the relevant funds

Notes:

- (1) Customers should note that while they are not required to pay the subscription fee and the switching handling fee, they may be required to pay redemption fees and/or other fees (if any) charged by the relevant fund house(s) in respect of fund switching. In addition, the Bank charges a monthly account fee and (in certain circumstances) account administration fee.
- (2) Redemption fee is calculated based on the redemption proceeds of the units being redeemed.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

SimplyFund Account – Account Fees

I. Monthly Account Fee ^{1, 7}

Monthly Average Portfolio Value ²	Monthly account Fee
Below HK\$5,000	HK\$0
HK\$5,000 to HK\$100,000	HK\$20 ⁴
More than HK\$100,000	0.05% ^{5, 6}

Notes:

- (1) The monthly account fee is charged with reference to the monthly average portfolio value.
- (2) The monthly average portfolio value is the total sum of the daily portfolio value divided by the number of calendar days of the month (number of calendar days is counted from the settlement date of first order to the end of the month if you newly buy fund via the account).
- (3) The daily portfolio value is the total sum of the market value of all current fund holdings under the customer's SimplyFund Account in a calendar day. For fund(s) denominated in non-HKD, the HKD equivalent of the market value is calculated based on the exchange rate as determined by the Bank.
- (4) The monthly account fee is HK\$20 if the monthly average portfolio value is between HK\$5,000 to HK\$100,000.
- (5) The monthly account fee is calculated based on this formula if the monthly average portfolio value more than HK\$100,000: Monthly Average Portfolio Value x 0.05%. For example, if your average portfolio value is HK\$100,000.01 in a particular month, the monthly account fee is HK\$100,000.01 X 0.05% = HK\$50, which is the minimum charge for this tier. If your average portfolio value is HK\$200,000 in a particular month, the monthly account fee is HK\$200,000 X 0.05% = HK\$100.
- (6) 0.05% per month = 0.6% p.a.
- (7) (a) The monthly account fee for the current month will be debited from the HKD savings account under the relevant integrated account on the 8th calendar day of the next month. If such day is not a business day, the relevant monthly account fee will be debited on the next business day. Please refer to the monthly statement of the relevant integrated account for the actual amount of monthly account fee debited.
 (b) If the Bank cannot debit the monthly account fee from the HKD savings account under the relevant integrated account for 2 consecutive months, the SimplyFund Account will be suspended until all outstanding account fees and charges have been settled.
 (c) The monthly account fee will continue to accrue during the suspension period.
 (d) Where the monthly account fee is to be debited from a non-HKD account (for whatever reason), the relevant account (in foreign Currency) will be converted into HKD based on the exchange rate as determined by the Bank.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

SimplyFund Account – Account Fees

II. Account Administration Fee

Account Administration Fee at transfer-out ¹	1.5% of the prevailing market value (as at the date of the Bank's receipt of the transfer-out instruction) of the fund holdings being transferred out
Account Administration Fee at account closure ²	HK\$0

Notes:

- (1) An amount equivalent to such fee held in the HKD savings account under the relevant integrated account will be withheld upon the Bank's receipt of the transfer-out instruction, and will be debited upon successful execution of the transfer-out instruction. For fund(s) denominated in non-HKD, the HKD equivalent of the prevailing market value is calculated based on the exchange rate as determined by the Bank.
- (2) Any accrued monthly account fee not yet charged (up to and including the date of account closure) will be debited from the HKD savings account under the relevant integrated account upon successful execution of the account closure instruction.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

Investment Funds	
Charge Item	Charge
Subscription fee / Redemption fee / Management Fee / Other fees	Please refer to the respective offering documents of the relevant funds.
Switching Handling Fee ⁽¹⁾ (applicable to switching between funds provided by the same fund house)	1%
Issue Certificate of Investment Funds Account Balance	HK\$100 per certificate
Re-print Contract Note / Confirmation for transaction(s)	HK\$100 per copy
Re-print Investment Funds Account Monthly Statement	HK\$50 per copy

⁽¹⁾ The switching handling fee is charged by the Bank in respect of switching of funds[#] under the same/different fund series, customer is not required to separately pay the switching fee (if any) charged by the relevant fund.

[#] The minimum amount of units for switching is equivalent to HKD20,000.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

FX and Precious Metal Trading Services

	FX2-FX and Precious Metal Trading Service	Hang Seng FX and Precious Metal Margin Trading Service ¹
Items	Services Charges	
Transaction Commission	USD 0.2 / lot per transaction for Gold (XAU)	USD1 / lot per transaction for Gold (XAU)
Interest	Overdraft interest on negative balance of USD collateral and settlement account ²	

- ¹. Including Hang Seng FlexiForex / FlexiGold Trading Services/Hang Seng ProForex / ProGold Trading Services/Hang Seng Advanced FX and Precious Metal Margin Trading Services
². Overdraft interest rate per annum is prevailing USD prime rate of the designated account + 2%



D. Card Services

Credit Card Services (including Spending Card)

Annual Fee			
Visa Infinite Card / World Mastercard®	Principal Card	- HK\$6,000	
	Supplementary Card	- HK\$1,000	
Platinum Card	Principal Card	- HK\$1,500	
	Supplementary Card	- HK\$750	
Gold Card	Principal Card	- HK\$600	
	Supplementary Card	- HK\$300	
Classic Card	Principal Card	- HK\$300	
	Supplementary Card	- HK\$150	
Renminbi Credit Card	- Platinum Card	Principal Card	- CNY1,500
		Supplementary Card	- CNY750
	- Gold Card	Principal Card	- CNY600
		Supplementary Card	- CNY300
	- Classic Card	Principal Card	- CNY300
		Supplementary Card	- CNY150
USD Visa Gold Card	Principal Card	- US\$78	
	Supplementary Card	- US\$39	
alpha card	HK\$50 per Card		

For enquiries on credit card services, please call our 24-Hour Customer Service Hotlines:

Hang Seng Visa Infinite Card	2998 8228
Hang Seng World Mastercard / Prestige World Mastercard	2998 8111
The Hong Kong Jockey Club Membership Card / The Racing Club Membership Card	2998 8833
Hang Seng Platinum Card	2998 8222
Hang Seng Credit Card / Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card / Spending Card	2998 8888
Hang Seng enJoy Visa Card	2998 8188

Note:

- Fees and charges in U.S. Dollars used in this "Credit Card Services" section are only applicable to USD Visa Gold Card (except Credit Reference Letter Fee).
- A handling fee of HK\$20 (via PLUS / Cirrus ATMs and Hang Seng Bank / HSBC Group ATMs outside Hong Kong) will be charged to your bank account which is linked up with your credit card, and from where cash withdrawal is made.
- For ATM cash withdrawal via China Union Pay ("UnionPay"), the following handling fee on each withdrawal will be charged to your bank account which is linked up with your credit card, and from where cash withdrawal is made:
 - HK\$20 for Hong Kong SAR ATM cash withdrawal.
 - HK\$40 (cash withdrawal amount ≤ HK\$5,000 equivalent) or HK\$60 (cash withdrawal > HK\$5,000 equivalent) for overseas ATM cash withdrawal.
- For transactions effected via the Mastercard / Cirrus ATM network, the money withdrawn is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by Mastercard and Hang Seng respectively, plus a Foreign Currency Conversion Fee. For transactions effected via the Visa/ Plus ATM network, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a Foreign Currency Conversion Fee. For transactions effected via other networks (including HSBC overseas ATMs), the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a Foreign Currency Conversion Fee. For transactions effected via the UnionPay network, the money debited is converted directly into Hong Kong dollars at the daily exchange rate set by China UnionPay. Surcharges of overseas local bank may be levied (if applicable). For customer who has linked more than one deposit accounts in the credit card, please note some overseas ATMs do not allow to select an account for the withdrawal and where this is the case, the criteria that determine the deposit account to be debited subject to any restrictions or limitations imposed by the overseas bank who provides the cash withdrawal service.
- For repayment of Renminbi Credit Card bill, where a conversion of HKD into Renminbi is required, such conversion should be calculated at such rate specified by the Bank which shall be conclusive and binding on you.



D. Card Services (cont'd)

Card Replacement Fee	
Visa Infinite Card / World Mastercard / Prestige World Mastercard	(Valid till 28 February, 2021) HK\$100 per card account (Effective on 1 March, 2021) Waived
Platinum Card / Gold Card / Classic Card / Priority Pass Card	HK\$100 per card account
Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	CNY100 per card account
The Hong Kong Jockey Club Membership Card (Mastercard / Private Label Card) / The Racing Club Membership Card	HK\$100 per card account for <ul style="list-style-type: none"> lost card replacement change of photo or signature (subject to the Club's approval)
USD Visa Gold Card	US\$13 per card account
Club Marina Cove Membership Credit Card / enJoy Private Label Card	HK\$20 per card account
e-shopping Mastercard	Principal Card - HK\$100
enJoy Spending Card / alpha card	HK\$50 per card account

Late Charge	
Visa Infinite Card / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
World Mastercard / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$300/US\$38 or an amount equal to the New Balance (whichever is lower) will be levied each time.
Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$270 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
The Hong Kong Jockey Club Membership Card (Private Label Card)	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$270 or an amount equal to the New Balance (whichever is lower) will be levied each time.



D. Card Services (cont'd)

Overlimit Fee	
Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card	An overlimit fee of HK\$180/US\$23 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above.
Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card	An overlimit fee of HK\$150 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by more than 10%.

Cash Advance Handling Fee	
Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card	<ul style="list-style-type: none"> A handling fee of 0.5%⁽¹⁾ of the cash advance amount (minimum HK\$100/US\$13) will be charged for every cash advance transaction. Cash advance transaction can be made at Hang Seng Bank/HSBC Group ATMs, other ATMs with Visa/PLUS, Mastercard/Cirrus or UnionPay signage and financial institutions with Visa or Mastercard signage.
Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	<ul style="list-style-type: none"> A handling fee of 0.5%⁽¹⁾ of the cash advance amount (minimum CNY100) will be charged for every cash advance transaction. Cash advance transaction can be made at ATMs with UnionPay signage on mainland China.
The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card	<ul style="list-style-type: none"> A handling fee of 0.5%⁽¹⁾ of the cash advance amount (minimum HK\$70) will be charged for every cash advance transaction. Cash advance transaction can be made at Hang Seng Bank/HSBC Group ATMs, other ATMs with Mastercard/Cirrus signage and financial institutions with Mastercard signage.

⁽¹⁾ Effective from 30 December 2022

Credit Card Cash Advance Service involves handling fee and finance charge. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer's account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc.) made prior to the next statement date. Finance charges will be calculated from the date of transaction on a daily basis until the date of full payment and may be accrued after the statement date. If you wish to fully settle the finance charge, you may call our Customer Service Hotline to ascertain the amount of accrued finance charge payable following the current statement date.



D. Card Services (cont'd)

Other Fees	
SelectImage Mastercard Administration Fee - Only applicable to the Customers who are enjoying any annual fee waiver (Hang Seng Credit Card Rewards Programme excluded)	<ul style="list-style-type: none"> • HK\$100 per year (per card account) • Services less than 1 year will also be charged with a full annual administration fee
Foreign Currency Conversion Fee	Foreign currency transactions will be converted into Hong Kong Dollars (for USD Visa Gold Card, the non-USD transactions will be converted into US Dollars) at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets for the applicable conversion date or the government-mandated rate in effect for the applicable conversion date, in each instance plus 1.95% / 1.75% (only applicable to The Hong Kong Jockey Club Membership Card (Mastercard) and The Racing Club Membership Card) / 1.2% (only applicable to UnionPay Credit Card) (inclusive of the reimbursement charge levied by the relevant Card Association on Hang Seng Bank).
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> • A returned cheque / autopay reject handling fee of HK\$120/US\$16 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK\$120/US\$16. • Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.
Sales Draft Retrieval Fee	Copy - HK\$40/US\$5 per copy
Statement Copy Retrieval Fee ⁽⁴⁾	<ul style="list-style-type: none"> • Free for statement issued within 3 months • HK\$50/US\$7 per page for statement issued beyond 3 months
Paper Statement Service Annual Fee ⁽¹⁾	HK\$40/US\$5 per account (For every 12 months period from July to June of the following year)
Credit Reference Letter Fee ⁽²⁾	HK\$200 (local copy)/US\$50 (foreign copy)
Payment by Foreign Cheque / Cashier's Order	<ul style="list-style-type: none"> • HK\$60 per cheque • For payment made by cheque/cashier's order of Macau Banks, an additional 0.25% of cheque amount or HK\$100 (whichever is higher) will be charged.
Credit Balance Refund by Cashier's Order	HK\$35 per cashier's order
Handling Fee for payment Over the Counter at Branch ⁽³⁾	HK\$30 per transaction

Other Fees of Renminbi Credit Card	
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> • A returned cheque / autopay reject handling fee of CNY120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than CNY120. • Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.
Sales Draft Retrieval Fee	Copy - CNY40 per copy
Statement Copy Retrieval Fee ⁽⁴⁾	<ul style="list-style-type: none"> • Free for statement issued within 3 months • CNY50 per page for statement issued beyond 3 months
Paper Statement Service Annual Fee ⁽¹⁾	CNY40 per account (For every 12 months period from July to June of the following year)
Credit Reference Letter Fee ⁽²⁾	CNY200 (local copy)/US\$50 (foreign copy)
Credit Balance Refund by Cashier's Order	CNY35 per cashier's order

⁽¹⁾ Applicable to designated personal credit card accounts including Prestige World Mastercard, Platinum Card, Gold Card, Classic Card, USD Visa Gold Card, Spending Card and Renminbi Credit Card (Platinum Card/ Gold Card/ Classic Card). A fee of HK\$40 / US\$5 / CNY40 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).

⁽²⁾ Postage fee required for mailing to the relevant local/foreign institutions is included.

⁽³⁾ Customers who can present Visa Infinite Card, World Mastercard (except Prestige World Mastercard), The Hong Kong Jockey Club Membership Card (Mastercard/Private Label Card), The Racing Club Membership Card or Renminbi Credit Card or a copy of the above mentioned Cards will be exempted from this fee.

⁽⁴⁾ Fee will be waived for statement issued before 1 April 2020 of personal credit card accounts registered with e-Statement service.



D. Card Services (cont'd)

Multi-Currency Debit Mastercard®

Item	Prestige	Prestige Private	Private Banking
Annual fee		Waived	
Card replacement fee	HK\$50 per card	Waived	
Overseas ATM cash withdrawal^{1,2,3,4} From the HSBC Group's ATM network outside of HK		Waived	
From non-HSBC Group's ATM network outside of HK (Mastercard/Cirrus network)		Waived	
Local ATM cash withdrawal From the HSBC Group's ATM network in HK		Waived	
From non-HSBC Group's ATM network in HK (Mastercard/Cirrus network)	HK\$20 per transaction	Waived	
Foreign currency transaction fee^{5,6} For cash withdrawal transactions		Waived	
For purchase or online transactions		Waived	

- (1) For Prestige customers, surcharges of overseas local banks may be levied (if applicable).
- (2) Please take notice that any withdrawal of one of the 12 supported currencies through overseas ATMs will be debited from your respective foreign currency account, given you have sufficient foreign currency. If you do not have sufficient foreign currency to complete the withdrawal, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to our prevailing exchange rates.
- (3) If you withdraw in a currency other than the 12 supported ones, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by MasterCard on the date of conversion.
- (4) Cash withdrawals from overseas ATM is subject to the maximum daily withdrawal limit of HK\$50,000 or equivalent. You must activate the overseas ATM daily cash withdrawal limit in advance for overseas ATM cash withdrawal.
- (5) Foreign currency transaction fee is incurred when a transaction is effected in currencies other than Hong Kong dollars. This fee is waived for Hang Seng Multi-Currency Debit Mastercard®.
- (6) Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

Note: The supported currencies of Hang Seng Multi-Currency Debit Mastercard® are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, THB, USD, and ZAR.



E. Lending Services

Secured Loans

Property Secured Overdraft Facility	
Item	Charge
Monthly Fee	0.02% on the Facility Amount
Cancellation Fee	1% on Facility Amount will be charged if the Overdraft Facility is cancelled within 1 st year

Secured Overdraft Facility	
Item	Charge
Handling Fee ⁽¹⁾	<i>Prestige Banking / Preferred Banking / Other Integrated Account Customers</i> 0.01% per month on the Approved Ceiling Limit
Annual Fee ⁽²⁾	<i>Prestige Private Customers</i> 0.1% per annum on the Approved Ceiling Limit

Property Instalment Loans	
Service	Charge
Application Fee	HK\$1,000 - HK\$2,000 per application (payable upon application and not applicable to customers under special schemes, e.g. Home Ownership Scheme)
Front End Fee	Waived (personal borrower)
- new purchase of residential mortgage	0.5% on loan amount (company borrower)
- non-residential mortgage	0.5% on loan amount
- rental property	0.5% on loan amount
- further charge	0.5% on further charge amount

⁽¹⁾ This fee is not applicable to Secured Overdraft Facility which was initially granted on or before June 2008.

⁽²⁾ Only applicable to (i) Secured Overdraft Facility with interest rate for Prestige Private effective in Mar 2016. (ii) If the annual utilization rate of the Approved Ceiling Limit is 30% or above, this fee will be waived.

Note:

- The above information is for customer's reference with regard to the charges (applicable to all types of vehicles) for various services offered by Hang Seng Bank Limited. The listed charges are correct at the time of printing but subject to change with notice.



E. Lending Services (cont'd)

Vehicle Loans	
Service	Charge
Assignment (Change of Hirer) / Change of Agreement Term	HK\$1,000
Transfer or Retain Vehicle Registration Mark	HK\$600
Vehicle Replacement	HK\$600
Loan Handling Fee (Except Taxi and PLB Loan)	HK\$250
Option Fee	HK\$100
Copy of Vehicle Registration Document	HK\$50 per copy
Copy of Hire Purchase Agreement	HK\$50 per copy
Repayment Record	HK\$200 per 12-month record
Copy of Repayment Schedule	HK\$100 per copy

Mortgage Lending Related Services	
Service	Charge
Copy of Document(s)	
Copy of Title Deed Document(s): - Copy of Assignment - Copy of Mortgage Deed - Copy of the Agreement for Sale and Purchase	HK\$200 per copy HK\$200 per copy HK\$200 per copy
Copy of Letter of Offer	HK\$100 per copy
Copy of Repayment Schedule	HK\$100 per copy
Issuance/ Re-issuance of Document(s)	
Interest and Principal Statement	HK\$100 per account / each financial year (Free for first statement of the last financial year)
Certification of Account Closure/ Certification of Loan Settlement Figures/ Certification of Loan Information	HK\$200 per account
Repayment Record	HK\$200 per 12-month record
Interest Rate Change Advice	HK\$100 per advice
Lease Consent Letter on Charged Property	HK\$1,000 per account
Credit Information	HK\$200 per account

Notes:

* 1. Not applicable to customers under Home Ownership Scheme and Tenant Purchase Scheme.

2. For handling fee of autopay returned due to insufficient funds under Home Ownership Scheme and Tenant Purchase Scheme, please refer to P.6 of Section A – Deposit Services.



E. Lending Services (cont'd)

Mortgage Lending Related Services	
Service	Charge
Others	
Change of Repayment Terms ⁽³⁾	HK\$1,000 per account
Change of Loan Scheme ⁽³⁾	HK\$1,500 per account
Custody of Non-discharged Deeds after Full repayment	HK\$4,000 per year
Using Debit Note for Repayment	HK\$30 per instalment
Autopay Returned Due to Insufficient Funds [#]	HK\$150 per transaction
Late Charge* (Including handling fee for autopay returned due to insufficient fund)	HK\$400 per transaction
Administrative fee for pre-approval of "Home-For-Home" Bridging Loan Plan	HK\$1,000 per application (The administrative fee will be waived if the "Home-For-Home" bridging loan plan and the new mortgage loan are utilized within 180 calendar days from the date of the conditional letter of offer for the Pre-approval Service.)
Cancellation Fee	0.15% of the loan amount or HK\$5,000, whichever is higher.
Prepayment Handling Fee* ⁽⁴⁾	In general, the prepayment handling fee in the first 3 years starts from 0.5% of the prepaid amount or HK\$800, whichever is higher. After the first 3 years, HK\$800 will be levied on each prepayment. For exact fee, please refer to the Letter of Offer.
Early Redemption Penalty*	In general, the early redemption penalty in the 1st year is HK\$10,000 or 1% of the original loan amount (whichever is higher). For exact fee, please refer to the Letter of Offer.
Fire Insurance: Additional assessment and administration fee	HK\$1,000 each time

Premium Financing And Policy Collateralization	
Service	Charge
Change of Loan Terms Handling Fee	HK\$1,000 per request
Prepayment Handling Fee	HK\$1,000 for each prepayment

Notes:

* 1. Not applicable to customers under Home Ownership Scheme and Tenant Purchase Scheme.

2. For handling fee of autopay returned due to insufficient funds under Home Ownership Scheme and Tenant Purchase Scheme, please refer to P.6 of Section A – Deposit Services.

3. Fee waiver is for Prestige Private Customers.

4. Fee waiver is for Prestige Private Customers after first 3 years.



E. Lending Services (cont'd)

Unsecured Loans

Unsecured Overdraft Facility	
Item	Charge
Annual Fee	For personal customers: 0.5% - 1% of the overdraft limit (minimum HK\$200, maximum HK\$800) Prestige Private / Prestige Banking Customers: Perpetually Waived Other Integrated Account customers: First Year waived
Late Charge	HK\$100
Re-issuance of Approval Advice	HK\$100 per copy

Personal Instalment Loan	
Item	Charge
Handling Charge	<u>Applicable to New Loan</u> A certain percentage on the approved loan amount for the loan tenor. The actual percentage charged will be subject to the credit assessment result. The handling charge will be advanced to the Borrower to form part of the loan (not applicable to reborrowing). The actual interest charged will accrue on the total loan amount including the handling charge. <u>Applicable to Reborrowing ("Top-up")</u> Handling charge for Top-up loan will be 1% on the approved Top-up loan amount for the loan tenor. The handling charge will be deducted from the Top-up loan amount and only the balance of the Top-up loan amount will be paid to the Borrower.
Prepayment Handling Fee	The aggregate of (a) next month's instalment amount which would have been payable but for the prepayment less the portion for repayment of the principal and (b) 2% of the outstanding principal of the Personal Instalment Loan, subject to a minimum of HK\$300.
Default Interest	Monthly instalment due calculated at the rate of 2.25% per month from the due date of such instalment until the date of full payment
Late Charge	HK\$300 per instalment
Re-issuance of Approval Advice	HK\$100 per copy



E. Lending Services (cont'd)

Personal Revolving Loan	
Item	Charge
Annual Fee	HK\$400
ATM Cash Withdrawal / Fund Transfer / EPS Payment / fund transfers via Hang Seng e-Banking/Personal Banking Mobile App Handling Fee	<ul style="list-style-type: none"> Unless otherwise specified, the handling fee for cash withdrawal / fund transfers made at Hang Seng / HSBC ATMs / EPS payment / fund transfers via Hang Seng e-Banking/ Personal Banking Mobile App is 2% of the transaction amount or HK\$50 (whichever is higher) Withdrawal / transfer at ATMs other than those of Hang Seng and HSBC located in Hong Kong is subject to additional handling fee, maximum up to HK\$31
Late Charge	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$200 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Overlimit Fee	If the account's outstanding balance exceeds the credit limit by more than 10%, an overlimit fee of HK\$150 per month will be levied
Returned Cheque Handling Fee	<ul style="list-style-type: none"> A returned cheque handling fee of HK\$120 will be charged once on the same statement if there is any returned cheque amount more than HK\$120. Returned cheque handling fee will be waived if late charge is levied on the same statement.
Statement Copy Retrieval Fee	<ul style="list-style-type: none"> Free for statement issued within 3 months HK\$50 per page for statement issued beyond 3 months
Credit Reference Letter Fee ⁽¹⁾	HK\$200 (local copy) / US\$50 (foreign copy)
Payment by Foreign Cheque / Cashier's Order	Waived
Credit Balance Refund by Cashier's Order	HK\$35 per cashier's order
Foreign Currency Conversion	All transactions effected by Revolving Loan Account in currencies other than Hong Kong Dollars shall be debited to the Revolving Loan Account after conversion into Hong Kong Dollars. For the transactions effected via the PLUS networks, the money withdrawn is first converted to US Dollars, and then to Hong Kong Dollars, at the daily exchange rates set by VISA and HSBC respectively, plus a 1% conversion charge. For the other networks, the money withdrawn is converted directly to Hong Kong Dollars at the daily exchange rates set by HSBC plus a 1% conversion charge

⁽¹⁾ Postage fee required for mailing to the relevant local / foreign institutions is included



F. Integrated Account Services and Privileges

Integrated Account Services	Charges ⁽¹⁾
Prestige Private ⁽²⁾ Customers have to maintain an average Total Relationship Balance ⁽³⁾ of HK\$8,000,000 or above in the previous 12 months	Nil
Prestige For customer with a Total Relationship Balance ⁽³⁾ of HK\$1,000,000 or above HK\$500,000 - HK\$999,999 Below HK\$500,000	Waived HK\$40 per month HK\$340 per month
Preferred	Nil
Integrated Account	Nil

⁽¹⁾ Monthly Fee will be charged on the 8th business day of each month based on the Total Relationship Balance in the previous month.

⁽²⁾ At the time of annual review, the Bank will look back to see if the customer has maintained an average Total Relationship Balance of HK\$8,000,000 or above in previous 12 months(excluding the annual review month). If the customer has been unable to meet the requirement, his/her eligibility as a Prestige Private customer and the corresponding privileges and offers will expire after 3 months. The Bank will notify the customer before the expiry of the Prestige Private status, and the Bank will not be responsible for any losses or inconvenience that the customer has due to the expiry. For details about the annual review month, please contact your Relationship Manager.

⁽³⁾ The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit card cash advances, outstanding balance of personal loans and the accumulated premiums paid for the designated life insurance plans distributed by Hang Seng Bank as an agent as well as Hang Seng MPF balance. For sole name Integrated Account holders, their other joint name account(s) will also be included.



F. Integrated Account Services and Privileges (cont'd)

Privileges				
	Prestige Private	Prestige	Preferred	Integrated Account
<u>Deposit, Remittances and Foreign Exchange Services</u> ⁽¹⁾				
• Gift Cheque Handling Charge	Waived*	Waived	HK\$5	-
• Issuance of Cashier's Order Handling Charge ⁽²⁾	HK\$40*	HK\$40	-	-
• Re-purchase of Cashier's Order Handling Charge	Waived*	Waived	-	-
• Outward Remittance Handling Charge ⁽³⁾⁽⁴⁾⁽⁵⁾	Waived*	Waived	-	-
• Set-up of Standing Instructions Handling Charge ⁽³⁾	Waived	Waived	Waived	-
• Amendment of Standing Instructions Handling Charge ⁽³⁾	Waived	Waived	Waived	-
• Purchase/Sale of Foreign Currency Notes Handling Charge	Waived	Waived	Waived	-
• Set-up of Direct Debit Authorisations Handling Charge ⁽³⁾	Waived	Waived	Waived	Waived
• Coin Changing Charge	HK\$1 per sachet*	HK\$1 per sachet	-	-
• Cheque Book(s) delivery by courier Service Charge ⁽³⁾	Waived*	Waived	-	-
• Unauthorised Overdraft fee and interest after autosweeping	Waived	Waived	Waived	Waived
<u>Securities Services</u>				
• Securities Custody Fee	40% discount * 1,000 per month *	40% discount 1,000 per month	- 1,000 per month	- 500 per month
• Free Real-time Stocks Quotes ⁽⁶⁾	50% discount *	50% discount	-	-
• Deposit Charge For Purchase Order for Local Securities				
<u>Credit Card Services</u>				
• Priority approval ⁽⁷⁾ of Prestige World Mastercard and up to three Supplementary Cards	Perpetual Annual Fee Waiver ⁽⁸⁾	Perpetual Annual Fee Waiver ⁽⁸⁾	-	-
• Priority approval ⁽⁷⁾ of Credit Card	-	-	Perpetual Annual Fee Waiver ⁽⁸⁾	Perpetual Annual Fee Waiver ⁽⁸⁾
• Renminbi Credit Card	Perpetual Annual Fee Waiver ⁽⁸⁾	Perpetual Annual Fee Waiver ⁽⁸⁾	-	-
<u>Lending Services</u>				
• Unsecured Overdraft Facility Annual Fee	Perpetually Waived	Perpetually Waived	First-year waived	First-year waived
• Personal Revolving Loan Annual Fee	First-year waived	First-year waived	First-year waived	First-year waived



F. Integrated Account Services and Privileges (cont'd)

Remarks:

- Hang Seng Bank (the "Bank") reserves the right to suspend, vary or discontinue the above offers at any time without prior notice. In case of disputes, the decision of the Bank will be final. Investment involves risks. Investors should refer to relevant offering document of the relevant investment products before making any investment decision. Prices of investments (stocks, bonds and investment funds) may go up or down and may become worthless.
- * Only applicable to Prestige Private customers' Prestige account type only.
- ⁽¹⁾ Each customer can enjoy each complimentary banking service of a maximum of 10 times per month.
- ⁽²⁾ No privilege will be given to the issuance of Cashier's Order for the purpose of IPO subscription.
- ⁽³⁾ Privileges are not applicable to other non-Prestige Banking / Preferred Banking / Integrated Account under the name of the same customer.
- ⁽⁴⁾ Prestige Private/Prestige Banking customer enjoys fee waiver for a remittance via Integrated Account of Prestige Private/Prestige Banking by Personal e-Banking to a beneficiary account with Hang Seng Bank (China) Limited or Macau Branch. Prestige Private/Prestige Banking customer enjoys a privileged charge HK\$230 for the non-domicile Currency remittance via Integrated Account of Prestige Private/Prestige Banking through Hang Seng branch to an account with a bank in any location apart from Hong Kong SAR/ Mainland China/ Taiwan/ Macau SAR.
- ⁽⁵⁾ From 1 January 2022, Prestige Private and Prestige Banking customers can enjoy fee waiver for a remittance via Integrated Account of Prestige Private/ Prestige Banking by Personal e-Banking to Mainland China or Macau SAR.
- ⁽⁶⁾ Prestige Private/Prestige Banking Customers can enjoy 1,000 free quotes. Preferred Banking Customers can basically enjoy 500 free real-time quotes per month, and will enjoy extra 500 free quotes if there are holdings in their securities sub-account in that month.
- ⁽⁷⁾ The priority approval offer and the type of credit card eventually offered are subject to the final decision of the Bank. The Bank reserves the right to revoke this priority approval offer at its discretion without giving any reason therefor.
- ⁽⁸⁾ If customer holds more than one Hang Seng Credit Card, the Perpetual Annual Fee Waiver will be applicable to one of the credit cards with the highest annual fee only but will not be applicable to Hang Seng Visa Infinite Card, World Mastercard, Business Card, Commercial Card, USD Visa Gold Card and Private Label Card. All annual fees paid prior to accepting this priority approval offer will not be refunded.