



# Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers

Effective 1 July 2025

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**A. Deposit Account and Services**

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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.



## Designated Services with Zero Fees & Fee Offers

### 1. FPS

Register FPS to make instant transfers between local banks, top up stored-value facilities (e.g. e-Wallets), pay bills, or receive money from third parties 24/7 at zero cost.

### 2. Local Foreign Currency Transfers

Make local foreign currency transfers in 12 designated foreign currencies<sup>1</sup> via the Hang Seng Mobile App at zero cost<sup>2</sup>, including AUD, CNY, USD etc.

### 3. Global Money<sup>+</sup> Overseas Transfer Service

With Global Money<sup>+</sup>, you can send money fee-free via the Hang Seng Mobile App in local currency to over 50 designated countries or regions<sup>3</sup>, including the United Kingdom (GBP), the United States (USD), Australia (AUD) and New Zealand (NZD), etc. Money can arrive as fast as the same day.

### 4. Credit Card Repayment

You can easily repay your credit cards through the Hang Seng Mobile App or Hang Seng Personal e-Banking and save handling fees compared to making payments over the counter at a branch.

### 5. e-Statement/e-Advice Service

You can download the e-Statement/e-Advice through the Hang Seng Mobile App or the Hang Seng Personal e-Banking instantly, saving the Paper Statement Service Annual Fee and viewing up to 7 years of statement/past 6 months of advice history online.

### 6. Multi-Currency Debit Mastercard<sup>®</sup>

The Multi-Currency Debit Mastercard<sup>®</sup> waives the foreign currency transaction fee for all purchases at any Mastercard<sup>®</sup> accepting merchants overseas, as well as the ATM cash withdrawal fee at HSBC Group's ATM network locally & overseas<sup>4</sup>.

### 7. Hang Seng Accounts Exclusive Privileges

	Preferred Banking	Prestige Banking	Prestige Private Banking
Prestige Private Centre			✓
Designated counters at selected branches		✓	✓
Dedicated Relationship Manager		✓	✓
24-hour Wealth Service Team	✓	✓	✓
Exclusive Credit Card		✓	✓
Multi-Currency Debit Mastercard <sup>®</sup>	✓	✓	✓

### 8. Integrated Account for Client Aged Under 18

Customers aged under 18 can open an Integrated Account with no requirements for maintaining a minimum balance while enjoying basic banking services including Hong Kong Dollar Statement Savings Service, ATM Card and EPS service, e-Banking Service etc. When customers reach the age of 18, they can take advantage of an auto-upgrade to Preferred Banking account and have access to more services.

### 9. Clients with Senior Citizen Card or Aged 65+

If you hold a Senior Citizen Card or are aged 65 or above, you can enjoy fee waivers for services such as the issuance of paper statements and cashier's orders.

<sup>1</sup> 12 designated foreign currencies include AUD, CAD, CHF, CNY, EUR, GBP, JPY, NZD, SGD, THB, USD and ZAR.

<sup>2</sup> If you transfer foreign currency to other local bank accounts via the Hang Seng Mobile App via CHATS/SWIFT, the transfer fee will be waived. If the beneficiary bank for USD or EUR is a registered direct participant of local clearing in Hong Kong, it may be transferred by the Clearing House Automated Transfer System (CHATS). If you want to know whether the beneficiary bank is a registered direct participant of local clearing in Hong Kong, please check with the beneficiary banks. For transfers via CHATS/SWIFT, the beneficiary and/or correspondent banks may impose a service charge, and deduct additional fees from the transfer amount. After you make a transfer, we'll notify you about the charges via email and/or SMS. For details, please refer to Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers.

<sup>3</sup> Hang Seng will not impose service fees on foreign currency transfers via the Hang Seng Mobile App (except for the transfer to over 50 designated countries or regions in non-local currency, or the transfer to other countries or regions with Global Money<sup>+</sup>), but some transfers may involve charges from other third-party banks or institutions. For details, please refer to Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers.

<sup>4</sup> The ATM cash withdrawal fees using non-HSBC Group's ATM network will be charged according to the product type, please refer to the Bank Tariff Guide for details.



## Multi-Channel Services

### 1. Direct Debit Authorisation Service

The Hang Seng Direct Debit Authorisation Service makes bill settlement easier and simpler. You can set up your Direct Debit Authorisation Instruction via Hang Seng Mobile App, Hang Seng Personal e-Banking or branch. Simply pre-set your Direct Debit Authorisation instruction, automate the regular transfer of funds from your bank account to the designated merchants and organisations accordingly.

### 2. AutoSweeping Service<sup>5</sup>

If your Hong Kong Dollar Current Account under the Integrated Account is overdrawn or the line of credit is exceeded, we will transfer the required funds from the Hong Kong Dollar Savings Account to your Current Account in the Integrated Account no later than the following business day. This ensures smooth processing of account transfers and cheque issuance, helping you save on interest expenses and avoid overdraft risks. Our 2Way SMS notification service keeps you informed about overdrafts and confirms the execution of automatic transfers, providing enhanced convenience and flexibility in managing your finances.

### 3. Standing Instruction

You can set up Standing Instruction via a branch or phone banking service. Simply pre-set your Standing Instruction to automate the regular transfer of funds from your bank account to the designated beneficiary account.

### 4. Branches, MTR Station Offices and Mobile Branches

We have extensive branch and service outlets across Hong Kong. You can get an eTicket via Hang Seng Mobile App before heading to the branch to minimise waiting time. Or you can make an appointment via our eAppointment Service to efficiently access various banking services. Selected branches are equipped with the market-first Smart Teller to shorten transaction processing time; and the 'We Come to You' service model at the Hong Kong Main Branch in Central allows customers to be served while seated comfortably in the banking hall.

### 5. Cross-boundary Wealth Centres

We have designated Cross-boundary Wealth Centres providing professional wealth management support, including account management and physical gold product transactions for customers. We also offer bilingual services in Mandarin and Cantonese.

### 6. Social Caring Counters, Pet-Friendly Branches and Dementia-Friendly Banking Services

Our Social Caring Counters are available at 21 branches, providing priority services to customers in need. We also have two Pet-Friendly Branches that allow customers to bring their pets along while accessing banking and financial services. All street-level branches have at least one trained Dementia-friendly Ambassadors to offer the appropriate support to customers assessing to our banking services.

### 7. Multiple Digital, Phone and Self-Service Channels, Facilitating Convenient and Efficient Management of Your Everyday Banking Needs

	Hang Seng Mobile App	Hang Seng Personal e-Banking	Phone Banking (Automated/Manned)	Self-service Banking
Bank Account Opening	✓			
Account Information Enquiry	✓	✓	✓	✓
Fund Transfer	✓	✓	✓	✓
Global Money <sup>6</sup> Overseas Transfer Service	✓			
Foreign Exchange	✓	✓	✓	
Place a Time Deposit	✓	✓	✓	
Credit Card Repayment	✓	✓	✓	✓
Fund Subscription and Redemption	✓	✓	✓	
Buy <sup>6</sup> and Manage Insurance Policy	✓	✓	✓ (Enquiry only)	
eTicketing for Counter Services	✓			
e-Appointment Service		✓		
Personal Information Update	✓	✓	✓	

<sup>5</sup> If your HKD Current Account is overdrawn or the line of credit is exceeded, but the daily total overdraft/excess amount is HKD20,000 or below, we'll automatically transfer the required funds from your HKD Savings Account under Integrated Account to your HKD Current Account not later than the following business day. If your daily total overdraft/excess amount is greater than HKD20,000 but less than or equal to HKD100,000, we'll send a 2Way SMS on the execution of the automatic transfer to your local mobile number in our bank record. Refer to Hang Seng Bank website for details.

<sup>6</sup> Applies to travel and designated life, medical and general insurance plans only.



## 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 <sup>(1)</sup>
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 <sup>(2)</sup>
Replacement of Card Hang Seng Card <sup>(3)(4)</sup> /Integrated Account Card of Prestige Private/ Integrated Account Card of Prestige Banking/Integrated Account Card of Preferred Banking/Integrated Account Card	HK\$50 per card
Paper Statement <sup>(3)(4)(5)</sup>	HK\$60 per account (For every 12 months period from July to June of the following year)
Request for Banker's report/document copies <sup>(6)</sup> - 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 <sup>(7)</sup>  - 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, Family+ 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
Cashier's Order - issuance <sup>(1)(2)(3)</sup> - re-purchased <sup>(5)</sup> - report loss	HK\$75 per cheque <sup>(4)</sup> HK\$50 per cheque HK\$60 per cheque (Plus: HK\$300 payable to Hong Kong Interbank Clearing Limited)
Demand Draft - re-purchased - stop-payment	HK\$100 HK\$300 + Cable charge HK\$100 (Plus: Foreign bank charges)
Gift Cheque <sup>(1)(7)</sup>	HK\$10 per cheque <sup>(8)</sup>
Late payment for safe deposit box rental fee <sup>(9)</sup>	HK\$50
Standing Instruction - Set up Standing Instruction via Branch or Phone Banking <sup>(1)(10)/</sup> amendment via Branch <sup>(1)(10)</sup> - Set up Standing Instruction via Hang Seng Personal Banking Mobile App	Per item      Transfer to Hang Seng Bank      HK\$70 Transfer to other banks      HK\$100 Waived
- Non-computerized payment or special payment request to an account with Hang Seng Bank	Waived
- Returned due to insufficient funds	Waived
Direct Debit Authorization/Autopay Instruction <sup>(11)</sup> - Set up <sup>(12)</sup> - via Hang Seng Personal e-Banking - via Branch	Waived Per item      Transfer to Hang Seng Bank      Waived Transfer to other banks      HK\$30 (Transfer to HKSAR Government, Public Utilities, Educational, Charitable Institutions and The Hong Kong Jockey Club are exempted)
- Returned due to Insufficient Funds	HK\$165 or equivalent* per item
ATM Saving Account Counter Service Fee - transfer/cash withdrawal	Waived
HKD account transactions conducted through branches per customer per calendar month <sup>(13)</sup>	Waived
Saving Deposit Accounts Transaction Charges	The Bank reserves the right to levy a charge on transactions conducted

### Notes

- (1) Waived for Customers with Senior Citizen Card or Customers aged 65 or above.
- (2) No privilege or fee waiver will be given to the issuance of Cashier's Order for the purpose of IPO subscription.
- (3) This service is not available to non-account holder.
- (4) Integrated Account of Prestige Private/Prestige Banking can enjoy a privileged service charge of HK\$40.
- (5) Waived for the Integrated Account of Prestige Private/Prestige Banking but not applicable to other account(s) under the name of the same customer.
- (7) Waived for Prestige Private/Prestige Banking Customers.
- (8) Preferred Banking Customers can enjoy a privileged service charge of HK\$5.
- (9) Overdue handling fee of HK\$50 will be levied if the customer pays the safe deposit box rental fee later than 2 months from the due date.
- (10) Waived for the Integrated Account of Prestige Private, Prestige Banking and Preferred Banking but not applicable to other account(s) under the name of the same customer.
- (11) "Direct Debit Authorization" is also name as "Autopay instruction" and are used interchangeably in customer communication including account statement, bank forms/advices, internet banking platform etc.
- (12) Waived for the Integrated Account of Prestige Private, Prestige Banking, Preferred Banking and Integrated Account but not applicable to other account(s) under the name of the same customer. If there is no transaction recorded under this direct debit authorisation for more than two years, the Bank may cancel this direct debit authorization without giving any notice.
- (13) The total number of counter transactions includes all HKD account transactions made under the same customer name.

\* The HKD equivalent charge is calculated based on the exchange rate as determined by the Bank.



## 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\$165 or equivalent <sup>a</sup> per HKD or USD cheque/RMB220 per RMB cheque <sup>(1)</sup> HK\$75 or equivalent <sup>a</sup> per HKD or USD cheque/RMB75 per RMB cheque <sup>(1)</sup> RMB220 per cheque <sup>(2)</sup>
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 or equivalent <sup>a</sup> 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 <sup>(3)</sup>	HK\$25 per item
Unauthorised Overdraft <sup>(4)</sup>	HK\$120 or equivalent <sup>a</sup> 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 Waived




### 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.

<sup>a</sup> The HKD equivalent charge is calculated based on the exchange rate as determined by the Bank.



## A. Deposit Account and Services (cont'd)

ATM Services							
International ATM Signages	Location	Charge for Each Withdrawal					
 <b>HSBC</b>  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><tr><th><u>Withdrawal amount in HKD equivalent</u></th><th><u>Charge</u></th></tr><tr><td>≤ HK\$5,000</td><td>HK\$40</td></tr><tr><td>&gt; HK\$5,000</td><td>HK\$60</td></tr></table>	<u>Withdrawal amount in HKD equivalent</u>	<u>Charge</u>	≤ HK\$5,000	HK\$40	> HK\$5,000
<u>Withdrawal amount 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 and Foreign Exchange Services

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

(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) The HKD equivalent charge is calculated based on the exchange rate as determined by the Bank.



## B. Remittance and Foreign Exchange Services (cont'd)

Outward Remittances				
Service	Channel	Remit to <sup>(1)</sup>	Charge	Remarks
Global Money+ <sup>(8)</sup>	Hang Seng Personal Banking Mobile app	Eligible destination in local currency <sup>#</sup>	HK\$0	-
		Other countries/Territories <sup>(9)</sup>	HK\$160 or equivalent <sup>*(6)</sup>	
Telegraphic Transfer	Hang Seng Personal e-Banking	Mainland China in CNY	HK\$0	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. <sup>(5)</sup>
		Other bank account in Hong Kong SAR	HK\$0	
		Other countries/Territories <sup>(9)</sup>	HK\$65 or equivalent <sup>(2)(10)</sup>	
	Branch/Other Channel <sup>(3)</sup>	Hang Seng account in Mainland China/Macau SAR	HK\$190 or equivalent <sup>(10)</sup>	
		Other bank account in Hong Kong SAR/Mainland China/Taiwan/Macau SAR	HK\$230 or equivalent <sup>(10)</sup>	
		Other countries/Territories (HKD or local currency)	HK\$230 or equivalent <sup>(10)</sup>	
		Other countries/Territories (Non local currency)	HK\$270 or equivalent <sup>(4)(10)</sup>	
	Other remittance service-Amendment/cancellation		HK\$200 or equivalent <sup>(10)</sup> (Plus cable charges of HK\$100 or equivalent <sup>(10)</sup> and foreign bank charges (if any))	-
	Other remittance service-Cable enquiry		Min. HK\$250 or equivalent <sup>(10)</sup> per transaction (including cable charges of HK\$100 or equivalent <sup>(10)</sup> 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) 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.
- (8) Service is only applicable for Hang Seng Hong Kong Personal Mobile App
- (9) Other countries/territories include non CNY remittance to the Mainland China or other remittance in non local currency
- (10) The HKD equivalent charge is calculated based on the exchange rate as determined by the Bank.

<sup>#</sup> The eligible destination and local currency will update from time to time. Please visit our public website for the supported currencies and the service details. For CNY remittance to China, please refer to the charge of "Hang Seng Personal e-banking" under "Telegraphic Transfer" service

<sup>\*</sup> The HKD equivalent charge is calculated based on the exchange rate as determined by the Bank. The remittance charge will be deducted from the applicant's debit account in debit account's currency.



## B. Remittance and Foreign Exchange Services (cont'd)

* Correspondent Bank Charges			
Charge to beneficiary's account	subject to correspondent bank charges		
Charge to applicant's account <sup>(6)(7)</sup>	<b>Currency</b>	<b>Remittance to</b>	<b>Charges</b>
	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 <sup>(1)</sup> or HK\$100 <sup>(2)</sup> , as appropriate
		countries/territories outside Mainland China	HK\$250
	JPY	Japan (remit to beneficiary accounts with JPY designated Banks <sup>(3)</sup> 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 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 <sup>(1)</sup>	HK\$150-HK\$300

Cross Border Transfer <sup>(2)</sup>	
Service	Charge
Each Transfer	Waived <sup>(3)</sup>

WMC Transfer <sup>(4)</sup>	
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 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"> <li>Charges shall be collected irrespective of non-valid payment of the cheques</li> <li>Interest shall be calculated at the prevailing bills advance rate of the related currency from the date of purchase</li> </ul>
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 <sup>(2)</sup>
	Retail IPO Bonds <sup>(1)</sup> /MOF Bond <sup>(4)</sup>	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 <sup>(5)</sup> .	N.A <sup>(3)</sup>
Scrip 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	Please refer to Securities Services Charges (Applicable to Personal Customers): Hang Seng Bank Website >Investment > Securities Services >Securities Services Charges		
Re-issuance of Transaction Advice			
Photocopying of Statement (per cycle)			

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

**Note**

- Retail IPO Bonds are issued by governments/government agencies or corporations.
- 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.
- 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.
- Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China.
- 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 <sup>1</sup>	Waived
Management Fee (p.a.)	Please refer to the respective offering documents of the relevant funds
Redemption Fee <sup>2</sup>	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 <sup>1, 7</sup>

Monthly Average Portfolio Value <sup>2</sup>	Monthly account Fee
Below HK\$5,000	HK\$0
HK\$5,000 to HK\$100,000	HK\$20 <sup>4</sup>
More than HK\$100,000	0.05% <sup>5, 6</sup>

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 <sup>1</sup>	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 <sup>2</sup>	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 <sup>(1)</sup> (applicable to switching between funds provided by the same fund house)	Up to 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

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

<sup>#</sup> 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 <sup>1</sup>
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 <sup>2</sup>	

<sup>1</sup>. Including Hang Seng FlexiForex / FlexiGold Trading Services/Hang Seng ProForex / ProGold Trading Services/Hang Seng Advanced FX and Precious Metal Margin Trading Services

<sup>2</sup>. 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®* *Annual Fee waived for Prestige World Mastercard / MMPOWER World Mastercard	Principal Card	- HK\$6,000
	Supplementary Card	- HK\$1,000
Visa Signature Card	Principal Card	- HK\$2,000
	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 - Gold Card - Classic Card	Principal Card	- CNY1,500
	Supplementary Card	- CNY750
	Principal Card	- CNY600
	Supplementary Card	- CNY300
	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 Visa Signature Card / Hang Seng Platinum Card	2998 8222
Hang Seng Credit Card / Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card / Spending Card	2998 8888

**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.
- # Classic Card includes Fortune Mastercard Card and UnionPay Credit Card - Classic Card.



## D. Card Services (cont'd)

Card Replacement Fee	
Visa Infinite Card / World Mastercard / Prestige World Mastercard / MMPOWER World Mastercard / Visa Signature Card	Waived
Platinum Card / Gold Card / Classic Card <sup>#</sup> / Priority Pass Card	HK\$100 per card account
Renminbi Credit Card (Platinum Card / Gold Card / Classic 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 • 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	HK\$20 per card account
e-shopping Mastercard	Principal Card - HK\$100
enJoy Spending Card / alpha card	HK\$50 per card account



## D. Card Services (cont'd)

Interest Rates and Interest Charges	
Interest Rate for Retail Purchase	<p>The Hong Kong Jockey Club Membership Card (Mastercard/Private Label Card)/The Racing Club Membership Card: 2.17% per month when you open your account and it will be reviewed from time to time.</p> <p>The rest of Hang Seng Credit Cards (Not applicable to all Spending Cards): 2.67% per month when you open your account and it will be reviewed from time to time.</p>
Interest Rate for Cash Advance	<p>The Hong Kong Jockey Club Membership Card (Mastercard)/The Racing Club Membership Card (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card)): 2.17% per month when you open your account and it will be reviewed from time to time. For details, please refer to "APR for Cash Advance".</p> <p>The rest of Hang Seng Credit Cards (Not applicable to Club Marina Cove Membership Credit Card and all Spending Cards): 2.67% per month when you open your account and it will be reviewed from time to time. For details, please refer to "APR for Cash Advance".</p>
Annualised Percentage Rate ("APR") <sup>(1)</sup> for Retail Purchase	<p>The Hong Kong Jockey Club Membership Card (Mastercard/Private Label Card)/The Racing Club Membership Card: 27.82% when you open your account and it will be reviewed from time to time.</p> <p>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 to the date of full payment.</p> <p>The rest of Hang Seng Credit Cards (Not applicable to all Spending Cards): 35.72% when you open your account and it will be reviewed from time to time.</p> <p>We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.</p>
APR <sup>(1)</sup> for Cash Advance	<p>The Hong Kong Jockey Club Membership Card (Mastercard)/The Racing Club Membership Card (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card)): 28.04% when you open your account and it will be reviewed from time to time. Credit Card Cash Advance Service involves handling fee and finance charge. Credit Card Cash Advance Service involves handling fee and finance charge.</p> <p>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.</p> <p>The rest of Hang Seng Credit Cards (Not applicable to Club Marina Cove Membership Credit Card and all Spending Cards): 35.98% when you open your account and it will be reviewed from time to time. Credit Card Cash Advance Service involves handling fee and finance charge. Credit Card Cash Advance Service involves handling fee and finance charge.</p> <p>We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.</p> <p>Finance charge for cash advance may be accrued after the statement cut-off 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 cut-off date.</p>

(1) The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.



## D. Card Services (cont'd)

Minimum Payment Amount	
The Hong Kong Jockey Club Membership Card (Mastercard)/ The Racing Club Membership Card (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	The Minimum Payment Amount is HK\$270 or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).
The rest of Hang Seng Credit Cards (Not applicable to World Mastercard, USD Visa Gold Card, enJoy Business Card, Club Marina Cove Membership Credit Card and all Spending Cards)	The Minimum Payment Amount is HK\$300/CNY300 (subject to card type) or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).

Late Charge	
Visa Infinite Card / Prestige World Mastercard / MMPOWER World Mastercard / Visa Signature Card / Platinum Card / Gold Card / Classic Card <sup>#</sup>	If the Customer fails to make Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$330 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
World Mastercard / USD Visa Gold Card	If the Customer fails to make full payment of the New Balance or before the Payment Due Date, a late charge of HK\$330/US\$42 or an amount equal to the New Balance (whichever is lower) will be levied each time.
Renminbi Credit Card (Platinum Card/ Gold Card/ Classic Card)	If the Customer fails to make Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY330 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 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 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.
enJoy Commercial 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.
Club Marina Cove Membership Credit Card / enJoy Business 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 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 / MMPOWER World Mastercard / Visa Signature Card / Platinum Card / Gold Card / Classic Card <sup>#</sup> / USD Visa Gold Card	An overlimit fee of HK\$200/US\$26 per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$200/US\$26 or above.
Renminbi Credit Card (Platinum Card / Gold Card / Classic Card)	An overlimit fee of CNY200 per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY200 or above.
The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card	An overlimit fee of HK\$150 per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by more than 10%.
enJoy Commercial Card / enJoy Business Card	An overlimit fee of HK\$180 per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180 or above.

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

(1) For details, please refer to "Interest Rate for Cash Advance" and "APR for Cash Advance".



## D. Card Services (cont'd)

Other Fees	
SelectImage Mastercard Administration Fee – Only applicable to the Customer who are enjoying any annual fee waiver (Hang Seng Credit Card Rewards Programme excluded)	<ul style="list-style-type: none"> <li>• HK\$100 per year (per card account)</li> <li>• Services less than 1 year will also be charged with a full annual administration fee</li> </ul>
Foreign Currency Conversion Fee	<p>1.95% of every transaction effected in a currency other than Hong Kong Dollar</p> <p>For USD Visa Gold Card: 1.95% of every transaction effected in a currency other than US Dollar</p> <p>For UnionPay Credit Card (Not applicable to Renminbi Credit Card): 1.2% of every transaction effected in a currency other than Hong Kong Dollar</p> <p>For The Hong Kong Jockey Club Membership Card (Mastercard)/The Racing Club Membership Card: 1.75% of every transaction effected in currencies other than Hong Kong Dollars</p>
Other Fees – Transactions in HKD incurred outside of Hong Kong (Not applicable to USD Visa Gold Card, Renminbi Credit Card, UnionPay Credit Card, The Hong Kong Jockey Club Membership Card (Private Label Card), enJoy Commercial Card, enJoy Business Card, Club Marina Cove Membership Credit Card and all Spending Cards)	<p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to find out from the merchants about the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollar may involve a cost higher than the foreign currency conversion fee.</p> <p>A reimbursement charge of 1% for transactions in HKD incurred outside of Hong Kong or with any merchants not having business registration in Hong Kong, including but not limited to online merchants transactions, will be debited to your credit card account.</p> <p>The fee is applicable to transactions initiated by you and/or the merchant depending on the merchant's setting and is not charged by the card issuer.</p>
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.</li> </ul>
Sales Draft Retrieval Fee	Copy - HK\$40/US\$5/CNY40 per copy
Statement Copy Retrieval Fee <sup>(4)</sup>	<ul style="list-style-type: none"> <li>• Free for statement issued within 3 months</li> <li>• HK\$50/US\$7/CNY50 per page for statement issued beyond 3 months</li> </ul>
Paper Statement Service Annual Fee <sup>(1)</sup>	HK\$40/US\$5 per account (For every 12 months period from July to June of the following year)
Credit Reference Letter Fee <sup>(2)</sup>	HK\$200/CNY200 (local copy) / US\$50 (foreign copy)
Payment by Foreign Cheque / Cashier's Order	<ul style="list-style-type: none"> <li>• HK\$60 per cheque</li> <li>• 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.</li> </ul>
Credit Balance Refund by Cashier's Order	HK\$35/CNY35 per cashier's order
Handling Fee for payment Over the Counter at Branch <sup>(3)</sup>	HK\$30 per transaction

<sup>(1)</sup> Applicable to designated personal credit card accounts including Prestige World Mastercard, MMPOWER World Mastercard, Visa Signature Card, Platinum Card, Gold Card, Classic Card<sup>®</sup>, USD Visa Gold Card, Spending Card and Renminbi Credit Card (Platinum Card/Gold Card/Classic Card<sup>®</sup>). 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).

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

<sup>(3)</sup> Customer who can present Visa Infinite Card, World Mastercard (except Prestige World Mastercard, MMPOWER World Mastercard), Visa Signature Card, 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.

<sup>(4)</sup> 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)

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

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

<sup>(2)</sup> Applicable to designated personal credit card accounts including Prestige World Mastercard, MMPOWER World Mastercard, Visa Signature Card, 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).

<sup>(3)</sup> Postage fee required for mailing to the relevant local/foreign institutions is included.



## D. Card Services (cont'd)

### Multi-Currency Debit Mastercard®

Item		Product Type	Preferred	Prestige	Prestige Private	Private Banking
<b>Annual fee</b>			Waived	Waived	Waived	Waived
<b>Card replacement fee</b>			HK\$50 per card	HK\$50 per card	Waived	Waived
<b>Overseas ATM cash withdrawal<sup>2,3,4,5,6</sup></b>	From the HSBC Group's ATM network outside of HK		Waived	Waived	Waived	Waived
	From non-HSBC Group's ATM network outside of HK (Mastercard/Cirrus network)		HK\$40 per transaction <sup>1</sup>	Waived <sup>1</sup>	Waived	Waived
<b>Local ATM cash withdrawal<sup>3</sup></b>	From the HSBC Group's ATM network in HK		Waived	Waived	Waived	Waived
	From non-HSBC Group's ATM network in HK (Mastercard/Cirrus network)		HK\$20 per transaction	HK\$20 per transaction	Waived	Waived
<b>Foreign currency transaction fee<sup>7,8</sup></b>	For cash withdrawal transactions		Waived	Waived	Waived	Waived
	For purchase or online transactions		Waived	Waived	Waived	Waived

The fees will be charged according to the product type as printed on your card.

- (1) For Prestige and Preferred customers, surcharges of overseas local banks may be levied (if applicable). These surcharges are a direct arrangement offered by the overseas ATM operators and are not charged by Hang Seng.
- (2) For all customers, the cash withdrawal fee for the overseas HSBC Group's ATM network is waived. Customers can disregard the fee notifications for withdrawals on the ATM (if applicable). Even if the receipt indicates the fee, it will not be deducted from your accounts.
- (3) For Prestige Private and Private Banking customers, the cash withdrawal fee for the overseas HSBC Group's ATM network and the Mastercard/Cirrus network is waived. Customers can disregard the fee notifications for withdrawals on the ATM (if applicable). Even if the receipt indicates the fee, it will not be deducted from your accounts.
- (4) 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.
- (5) 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.
- (6) 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.
- (7) 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®.
- (8) 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 <sup>st</sup> year

Secured Overdraft Facility	
Item	Charge
Handling Fee <sup>(1)</sup>	<i>Prestige Banking / Preferred Banking / Other Integrated Account Customers</i> 0.01% per month on the Approved Ceiling Limit
Annual Fee <sup>(2)</sup>	<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	
- new purchase of residential mortgage	Waived (personal borrower) 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

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

<sup>(2)</sup> 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
<b>Copy of Document(s)</b>	
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
<b>Issuance/ Re-issuance of Document(s)</b>	
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
<b>Others</b>	
Change of Guarantor Fee	(Valid till 31 July, 2025) Waived (Effective on 1 August, 2025) HK\$1,000 per request
Change of Repayment Terms <sup>(3)</sup>	HK\$1,000 per request
Change of Loan Scheme <sup>(3)</sup>	HK\$1,500 per request
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 <sup>#</sup>	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*	(Valid till 31 July, 2025) In general, the prepayment handling fee in the first 3 years starts from 0.5% of the prepaid amount of HK\$800, whichever is higher. After the first 3 years, HK\$800 will be levied on each prepayment. <sup>(4)</sup> For exact fee, please refer to the Letter of Offer. (Effective on 1 August, 2025) In general, the prepayment handling fee in the first 2 years starts from 0.9% of the prepaid amount or HK\$800, whichever is higher. If partial prepayment amount exceeds 90% of loan outstanding, Early Redemption Penalty will be applied. For exact fee, please refer to the Letter of Offer.
Early Redemption Penalty*	(Valid till 31 July, 2025) 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. (Effective on 1 August, 2025) In general, the early redemption penalty in the 1st year is 1.8% of the original loan amount (minimum HK\$50,000). For the 2nd year is 0.9% of original loan amount or the full amount of rebate received (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	<p><u>For personal customers:</u></p> <p>0.5% - 1% of the overdraft limit (minimum HK\$200, maximum HK\$800)</p> <p>Prestige Private / Prestige Banking Customers: Perpetually Waived</p> <p>Other Integrated Account customers: First Year waived</p>
Late Charge	HK\$100
Re-issuance of Approval Advice	HK\$100 per copy

Personal Instalment Loan	
Item	Charge
Handling Charge	<p><u>Applicable to New Loan</u></p> <p>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.</p> <p><u>Applicable to Reborrowing ("Top-up")</u></p> <p>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.</p>
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	<p>(Valid till 31 August, 2025)</p> <p>HK\$300 per instalment</p> <p>(Effective on 1 September, 2025)</p> <p>HK\$500 per instalment</p>
Re-issuance of Approval Advice	HK\$100 per copy



## E. Lending Services (cont'd)

Personal Revolving Loan	
Item	Charge
Annual Fee	(Valid till 31 August, 2025) HK\$400 (Effective on 1 September, 2025) 1% of the credit limit, minimum: HK\$300, maximum: HK\$1,000
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"> <li>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)</li> <li>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</li> </ul>
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"> <li>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.</li> <li>Returned cheque handling fee will be waived if late charge is levied on the same statement.</li> </ul>
Statement Copy Retrieval Fee	<ul style="list-style-type: none"> <li>Free for statement issued within 3 months</li> <li>HK\$50 per page for statement issued beyond 3 months</li> </ul>
Credit Reference Letter Fee <sup>(1)</sup>	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

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



## F. Integrated Account Services and Privileges

Integrated Account Services	Charges <sup>(1)</sup>
<b>Prestige Private</b> <sup>(2)</sup> Customers have to maintain an average Total Relationship Balance <sup>(3)</sup> of HK\$8,000,000 or above in the previous 12 months	Nil
<b>Prestige</b> For customer with a Total Relationship Balance <sup>(3)</sup> 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
<b>Preferred</b>	Nil
Integrated Account	Nil

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

<sup>(2)</sup> 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.

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

- <sup>(1)</sup> Each customer can enjoy each complimentary banking service of a maximum of 10 times per month.
- <sup>(2)</sup> No privilege will be given to the issuance of Cashier's Order for the purpose of IPO subscription.
- <sup>(3)</sup> Privileges are not applicable to other non-Prestige Banking / Preferred Banking / Integrated Account under the name of the same customer.
- <sup>(4)</sup> 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 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.
- <sup>(5)</sup> 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.
- <sup>(6)</sup> 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.
- <sup>(7)</sup> 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.
- <sup>(8)</sup> 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.