



Notice relating to Severe Weather Trading arrangements

As announced by the HKSAR Government, the arrangements for maintaining normal operations of the Hong Kong securities and derivatives markets during severe weather conditions (severe weather trading) will be implemented with effect from 23 September 2024 (the "Implementation Date"). Set out below is a summary of the key arrangements which Hang Seng Bank ("Bank") will put in place from the Implementation Date onwards:

"Severe weather" refers to the scenario where Typhoon Signal No. 8 or above or a Black Rainstorm Warning is issued by the Hong Kong Observatory, or an "Extreme Conditions" announcement is made by the HKSAR Government¹.

1. Trading of listed securities and derivatives during severe weather conditions

Starting from the Implementation Date, the investment products and services set out below will still be available during severe weather conditions, via the Bank's online securities trading channels (including Hang Seng Invest Express mobile app, Hang Seng Personal e-Banking, Hang Seng Personal mobile app and Hang Seng Business e-Banking) and the Automated/Manned Securities Trading Hotline of the Bank as usual, its related risk management measures (such as margin call and force liquidation, etc.) will also be in place.

- HK Listed Securities and HK Derivatives (including Warrants, Callable Bull/Bear Contracts, Exchange-Traded Funds, Real Estate Investment Trusts)
- Stock Connect Northbound Securities²
- Monthly Investment Plan for Stocks (MIPS)
- Listed Bonds
- Initial Public Offering (IPO) Stocks and Bonds

2. Private Banking Relationship Managers and Private Banking Centre

For Private Banking customers, you may still contact your dedicated Relationship Managers to continue to enjoy our private banking services. Please note that the Private Banking Centre will remain suspended in severe weather conditions as per the current arrangement. For safety considerations, you are encouraged to enable digital channels prior to the Implementation Date to continue to enjoy our banking services via digital channels.

3. Corporate Wealth Relationship Managers

For Corporate Wealth customers, you may still contact your dedicated Relationship Managers to continue to enjoy our corporate wealth management services. For safety considerations, you are encouraged to enable digital channels prior to the Implementation Date to continue to enjoy our banking services via digital channels.

4. Branch services

For your safety, you should not visit any of our physical branches/Hang Seng Mobile Branches/MTR Station Offices during severe weather conditions. Our branch services will remain suspended in severe weather conditions, the same as our current arrangement. To enjoy our banking services seamlessly via digital channels, please be reminded to enable them prior to the Implementation Date.

5. Payment services

To facilitate trading during severe weather conditions, the following payment related services will be available via our digital channels:

- Local Transfer
- Cross-Border Transfer
- Overseas Transfer
- Transfer Limit Maintenance
- Payee Maintenance

To avoid any transaction delay, where possible, please consider arranging any necessary funds prior to any severe weather conditions.

¹ With reference to international standards and practices for the operation of the securities and derivatives markets, the Hong Kong Exchanges and Clearing Limited (HKEX) will assess specific circumstances in consultation with the HKSAR Government and regulator(s) to decide whether there is an exceptional situation that warrants the markets to remain closed. HKEX will make the relevant announcements as required, to provide the market with advanced notice and updates.

² During severe weather conditions, trading of Mainland listed ETFs still cannot be conducted via Hang Seng Personal e-Banking and Hang Seng Business e-Banking (i.e. the same as our current arrangement).



6. Clearing, return and settlement

Our clearing, return and settlement services (in respect of CCASS related payments, cheques and electronic clearing items) will continue to operate as per the normal operating schedule during severe weather conditions, to facilitate the settlement of listed securities and derivatives related payments. If severe weather conditions are in effect before 9:00am and cancelled after 12:00pm on a business day (Monday to Friday except public holidays), only those physical cheque deposited before the cut-off time on the previous business day will be processed and cleared. All other physical cheque deposited will be processed on the next business day (if not affected by severe weather conditions); if severe weather conditions are in effect after 9:00am or cancelled before / at 12:00pm on a business day, physical cheque will be processed and cleared as usual. However, please note that the processing of physical cheques during severe weather conditions might be affected, which may result in returned cheques.

7. Other investment products and services

The investment products (which are not listed (in Hong Kong)) and services set out below will also be still available during severe weather conditions, via digital channels (including the online trading channels and the relevant customer service hotline) of the Bank as usual:

- US Securities trading service
- Investment Fund Service
- SimplyFund
- Monthly Investment Plan for Funds (MIPF)
- FX2-FX and Precious Metal Trading Services
- FX and Precious Metal Margin Trading Services

For further details, personal customers may make your enquiries through "Live Chat" via Hang Seng Mobile App/Hang Seng Personal e-Banking, call our customer service hotline shown at the back of your ATM card, or visit any of our branches for general enquiries.

For Private Banking customers, you may also contact your designated Relationship Managers for any enquiries.

For non-personal customers/Corporate Wealth Customers, you may also contact your designated Relationship Managers or our 24-hour Business Partner Direct (852) 2198 8000 for any enquiries.

Please note that the arrangements set out in this document may be updated from time to time. For the latest arrangements, please visit the Bank's website: www.hangseng.com.

The English version of this document shall prevail whenever there's a discrepancy between the English and Chinese versions.

Hang Seng Bank Limited
(version date: 13 September 2024)

All investments involve risks (including the possibility of loss of the capital invested). Prices of investment products may go up as well as down and may even become valueless. Past performance information presented is not indicative of future performance. The risk disclosure statements and the offering documents of the relevant investment products should be read in detail before making any investment decision.