



September 2024

Dear Customer,

**Notice of Amendment on Bank Tariff Guide for
Hang Seng Wealth and Personal Banking Customers**

Hang Seng Bank Limited (“the Bank”) would like to notify you of amendments to the Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers that will take effect from 2 December 2024. Summary of the key amendments[^] are provided below:

Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers

Item	Prevailing	Revised
Card Services[^]		
Late Charge	<p>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.</p> <p>Applicable card type</p> <p>Visa Infinite Card/Prestige World Mastercard/Platinum Card/Gold Card/Classic Card</p>	<p>If the Customer fails to make the 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.</p> <p>Applicable card type</p> <p>Visa Infinite Card/Prestige World Mastercard/Visa Signature Card/Platinum Card/Gold Card/Classic Card</p>
Overlimit Fee	<p>An overlimit fee of HK\$180/US\$23 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above.</p> <p>Applicable card type</p> <p>Visa Infinite Card/World Mastercard/Prestige World Mastercard/Platinum Card/Gold Card/Classic Card/USD Visa Gold Card/Club Marina Cove Membership Credit Card/enJoy Private Label Card</p>	<p>An overlimit fee of HK\$200/US\$26 per month 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.</p> <p>Applicable card type</p> <p>Visa Infinite Card/World Mastercard/Prestige World Mastercard/Visa Signature Card/Platinum Card/Gold Card/Classic Card/USD Visa Gold Card/Club Marina Cove Membership Credit Card/enJoy Private Label Card</p>

[^] Visa Infinite Card/World Mastercard/Prestige World Mastercard/Platinum Card/Gold Card/Classic Card/USD Visa Gold Card/Club Marina Cove Membership Credit Card/enJoy Private Label Card: Effective from 16 October 2024



From 1 November 2024, you may obtain a copy of the revised Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customer from the Bank's website (Hang Seng Bank Website > Personal > Service Charges) or any branches of the Bank. Copy of the Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers (effective 1 October 2024) is available from the above website or any branches of the Bank until 2 January 2025. You may not be able to access or download the existing Bank Tariff Guide after 2 January 2025.

Also, you may download this Notice of Amendments from the Bank's website (Hang Seng Website > Personal > Important Notice > Notice of Amendment on Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers) until 2 January 2025. You may not be able to access or download this Notice of Amendments after 2 January 2025.

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

If you have any enquiries, please contact our 24-hour Credit Card Customer Service Hotlines:

Hang Seng Travel+ Visa Signature Card/Platinum Card/MMPOWER World Mastercard®	2998 8222
Hang Seng Credit Card/Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card/Spending Card	2998 8888
Hang Seng Prestige World Mastercard/Hang Seng World Mastercard®	2998 8111
Hang Seng Visa Infinite Card	2998 8228
The Hong Kong Jockey Club Membership Card/The Racing Club Membership Card	2998 8833
Hang Seng Multi-Currency Debit Mastercard®	2998 9188

(For Prestige customers only)

2998 8022

(For Prestige Private customers only)

Hang Seng Bank Limited



2024年9月

尊敬的客戶：

有關恒生財富管理及個人銀行業務服務費用簡介的修訂通知

恒生銀行有限公司(「本行」)謹此通知閣下，恒生財富管理及個人銀行業務服務費用簡介將於2024年12月2日起作出修訂。修訂的摘要如下：

恒生財富管理及個人銀行業務服務費用簡介修訂

項目	修訂前	修訂後
卡服務[^]		
逾期費用	若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為HK\$300或相等於最低還款額之金額(以較低者為準)。 適用之卡類別 Visa Infinite卡/優越理財World Mastercard/白金卡/金卡/普通卡	若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為 HK\$330 或相等於最低還款額之金額(以較低者為準)。 適用之卡類別 Visa Infinite卡/優越理財World Mastercard/ Visa Signature 卡/白金卡/金卡/普通卡
過額費用	若戶口之結欠(不包括由銀行收取之費用)超逾信用限額HK\$180/US\$23或以上，則須繳付每月HK\$180/US\$23過額費用。 適用之卡類別 Visa Infinite卡/World Mastercard/優越理財World Mastercard/白金卡/金卡/普通卡/美元Visa金卡/匡湖遊艇會會員信用卡/enJoy專享卡	若戶口之結欠(不包括由銀行收取之費用)超逾信用限額 HK\$200/US\$26 或以上，則須繳付每月 HK\$200/US\$26 過額費用。 適用之卡類別 Visa Infinite卡/World Mastercard/優越理財World Mastercard/ Visa Signature 卡/白金卡/金卡/普通卡/美元Visa金卡/匡湖遊艇會會員信用卡/enJoy專享卡

[^] Visa Infinite卡/World Mastercard/優越理財World Mastercard/白金卡/金卡/普通卡/美元Visa金卡/匡湖遊艇會會員信用卡/enJoy專享卡：由2024年10月16日起生效



閣下可於2024年11月1日起於本行網頁(本行網頁>個人理財>服務收費)或於本行分行下載或索取經修訂的服務費用簡介，而「恒生財富管理及個人銀行業務服務費用簡介(2024年10月1日生效)」可於2025年1月2日或之前於上述網頁或於本行分行下載或索取。客戶於2025年1月2日後未必能夠查閱或下載現時的服務費用簡介。

閣下亦可於2025年1月2日或以前於本行網頁(本行網頁>個人理財>重要通告>有關恒生財富管理及個人銀行業務服務費用簡介的修訂通知)下載此客戶通知。客戶於2025年1月2日後未必能夠查閱或下載此客戶通知。

謹請閣下注意，倘閣下在上列修定生效後繼續使用及/或持有該信用卡或扣賬卡，該上述修訂將對閣下具有約束力。另請注意，倘上述修訂不獲閣下接納，本行將無法繼續為閣下服務，請於上列修定生效前致電客戶服務熱線通知本行終止服務。

如有任何查詢，請致電本行24小時客戶服務熱線：

恒生Travel+ Visa Signature卡/白金卡/MMPOWER World Mastercard®	2998 8222
恒生信用卡/消費卡	2398 0000
恒生enJoy Visa白金卡/消費卡	2998 8888
恒生優越理財World Mastercard/恒生World Mastercard®	2998 8111
恒生Visa Infinite卡	2998 8228
香港賽馬會會員卡/競駿會會員卡	2998 8833
恒生多貨幣Mastercard®扣賬卡	2998 9188
	(只限優越理財客戶)
	2998 8022
	(只限優越私人理財客戶)

恒生銀行有限公司 謹啟