



恒生e-Statement/e-Advice之風險

1. 客戶須配備適當的電腦及流動裝置設備和軟件、接達互聯網，及提供和指定一個電郵地址，方可使用恒生e-Statement/e-Advice服務。
2. 互聯網及電郵服務可能涉及若干資訊科技風險及出現中斷。
3. 客戶或招致額外費用方可使用恒生e-Statement/e-Advice服務。
4. 就恒生e-Statement/e-Advice服務下已提供電子版本之結單/通知書，電郵將會是客戶獲通知該類文件已上載於恒生個人e-Banking的唯一途徑，故客戶應定期查看其指定電郵地址以收取有關通知。
5. 同意使用恒生e-Statement/e-Advice服務的客戶如欲撤銷同意，須按照本行的合理要求給予事先通知。
6. 客戶如要取得不可再透過恒生個人e-Banking取覽及下載的任何e-Statement/e-Advice的列印本，或須繳付合理費用。

恒生e-Statement/e-Advice 服務（「服務」）之重要事項

1. 成功(或預設)登記使用「服務」之戶口將不獲經郵遞寄發相關結單及通知書的列印本。本行將會於恒生個人e-Banking之「e-Services」下之「e-Statement/e-Advice」上載有關服務之結單/通知書，並同時發送電郵提示。請於恒生個人e-Banking檢視本行現已提供的電子版本文件。
2. 本行會於e-Statement/e-Advice發出當日向你於本行登記的指定電郵地址發送電郵提示。請確保你於本行紀錄內的電郵地址更新，以收取有關提示。
3. 若你有任何一個銀行/信用卡戶口登記收取e-Statement/e-Advice，其後新開立的銀行/信用卡戶口* 將會預設為收取e-Statement/e-Advice及自動登記使用有關「服務」；至於投資戶口，若你有任何一個投資戶口或綜合戶口下之投資戶口確認並登記收取e-Statement/e-Advice，其後新開立的投資戶口或綜合戶口下之投資戶口* 將會預設為收取e-Statement/e-Advice及自動登記使用有關「服務」。關於新開立的按揭貸款戶口，若你於提取按揭貸款日前已於本行登記恒生個人e-Banking，該按揭貸款戶口將會預設為收取e-Statement/e-Advice及自動登記使用有關「服務」；若你於提取按揭貸款日前沒有登記恒生個人e-Banking，則需於登記恒生個人e-Banking後，自行登記收取按揭貸款戶口的e-Statement/e-Advice。
*須根據當時所提供之服務而定。請於恒生個人e-Banking檢視現行會預設為收取e-Statement/e-Advice之戶口類別。有關設定可於網上隨時更改。
4. 就單名簽署有效之聯名戶口而言，每名戶口持有人須就該聯名戶口分別登記「服務」以收取電子文件。如任何一方已登記收取該聯名戶口之e-Statement及e-Advice，本行將不會就該聯名戶口寄發任何結單和通知書的列印本。多於一位借款人之按揭貸款戶口，各借款人需就該按揭貸款戶口分別登記e-Statement/e-Advice服務以收取電子文件。如任何一方已登記或預設收取該按揭貸款戶口之e-Statement/e-Advice，本行將不會就該戶口寄發任何結單和通知書的列印本。
5. 若你把戶口從恒生e-Banking名單中剔除或已取消任何戶口，該戶口之「服務」將會被終止，而所有e-Statement及e-Advice將不能於網上瀏覽及下載。請參閱本行網站有關e-Statement/e-Advice的保留期。



Risks for Hang Seng e-Statement/e-Advice Service

1. Appropriate computer equipment and software, internet access and a specific email address provided and designated by the Customer are required for using the Hang Seng e-Statement/e-Advice Service.
2. Internet and email services may be subject to certain IT risks and disruption.
3. The Customer may incur additional costs for using the Hang Seng e-Statement/e-Advice Service.
4. For those advice and statements that are supported by Hang Seng e-Statement/e-Advice Service, email will be the Customer's only notice that these documents have been posted on Hang Seng Personal e-Banking, and the Customer should check his/her designated email address regularly for such notice.
5. Revocation of consent to the Hang Seng e-Statement/e-Advice Service will be subject to the giving of such advance notice by the Customer as the Bank may reasonably require.
6. The Customer may be required to pay a reasonable charge for obtaining a hard copy of any e-Statement/e-Advice that is no longer available for access and downloading through Hang Seng Personal e-Banking.

Important Notes for Hang Seng e-Statement/e-Advice Service ("Service")

1. Upon successful (or default) registration of an account for the Service, relevant statement(s) and/or advice on that particular account will not be sent in paper copies to the Customers by post. The electronic copies of such statements/advice will be posted in the section "e-Statement/e-Advice" under "e-Services" of Hang Seng Personal e-Banking for your access together with the sending of email notification to you. Please visit Hang Seng Personal e-Banking to check the existing type of e-Statement/e-Advice provided by the Bank.
2. Email reminder will be sent to you on the day of e-Statement/e-Advice delivery via your designated email address maintained in our Bank's record. Please keep your email address in our Bank's record updated to ensure you can receive such email reminder.
3. If you register to receive e-Statement/e-Advice for any banking/ credit card account(s), all new banking/credit card account(s) you open in the future* will be set to receive e-Statements/ e-Advice by default and will be registered for the Service automatically. If you consent and register to receive e-Statement/ e-Advice for any investment account(s)/subaccount(s), all new investment account(s)/sub-account(s) you open in the future* will be set to receive e-Statements/e-Advice by default and will be registered for the Service automatically. For new mortgage loan account(s) opened in the future, if you have registered Hang Seng Personal e-Banking before the loan drawdown date, your mortgage loan account(s) will be pre-set to receive e-Statements/e-Advice by default and will be registered for the Service automatically. If you have not registered Hang Seng Personal e-Banking before the loan drawdown date, you have to register for e-Statement/e-Advice for the mortgage loan account after registering Hang Seng Personal e-Banking.
*Subject to service availability. Please visit Hang Seng Personal e-Banking to check the existing type of accounts which will be set to receive e-Statements/e-Advice by default. You may change the default setting for any account online if necessary.
4. For a singly signed joint name account, each account holder who wishes to receive e-Statement and e-Advice on the joint account has to register for the Service separately. Paper copies of statements and advice on the joint



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account will no longer be provided once any one of the account holders has registered for the Service for the joint account. For mortgage loan account with multi-borrowers, each borrower who wishes to receive e-Statements and e-Advice on such mortgage loan account has to register for the Service. Paper statements and paper advice for such mortgage loan account will no longer be provided once any borrower has registered for the Service or receives e-Statements/e-Advice by default.

5. If you have removed the online access of any account from e-Banking or have closed any account, the Service will be terminated for that account at the same time, and all e-Statements and e-Advice will be removed from online access. Please refer to the Bank's website for the relevant retention periods of the respective types of e-Statements and e-Advice.



恒生e-Statement/e-Advice 之风险

1. 客户须配备适当的电脑及流动装置设备和软件、接达互联网，及提供和指定一个电邮地址，方可使用恒生 e-Statement/e-Advice 服务。
2. 互联网及电邮服务可能涉及若干信息科技风险及出现中断。
3. 客户或招致额外费用方可使用恒生 e-Statement/e-Advice 服务。
4. 就恒生 e-Statement/e-Advice 服务下已提供电子版本之结单/通知书，电邮将会是客户获通知该类文件已上载于恒生个人 e-Banking 的唯一途径，故客户应定期查看其指定电邮地址以收取有关通知。
5. 同意使用恒生 e-Statement/e-Advice 服务的客户如欲撤销同意，须按照本行的合理要求给予事先通知。
6. 客户如要取得不可再透过本行网站取览及下载的任何 e-Statement/e-Advice 的列印本，或须缴付合理费用。

恒生e-Statement/e-Advice 服务（「服务」）之重要事项

1. 成功(或预设)登记使用「服务」之户口将不获经邮递寄发相关结单及通知书的列印本。本行将会于恒生个人 e-Banking 之「e-Services」下之「e-Statement/e-Advice」上载有关服务之结单/通知书，并同时发送电邮提示。请于恒生个人 e-Banking 检视本行现已提供的电子版本文件。
2. 本行会于 e-Statement/e-Advice 发出当日向你于本行登记的指定电邮地址发送电邮提示。请确保你于本行纪录内的电邮地址更新，以收取有关提示。
3. 若你有任何一个银行/信用卡户口登记收取 e-Statement/e-Advice，其后新开立的银行/信用卡户口* 将会预设收取 e-Statement/e-Advice 及自动登记使用有关「服务」；至于投资户口，若你有任何一个投资户口或综合户口下之投资户口确认并登记收取 e-Statement/e-Advice，其后新开立的投资户口或综合户口下之投资户口* 将会预设收取 e-Statement/e-Advice 及自动登记使用有关「服务」。关于新开立的按揭贷款户口，若你于提取按揭贷款日前已于本行登记恒生个人 e-Banking，该按揭贷款户口将会预设收取 e-Statement/e-Advice 及自动登记使用有关「服务」；若你于提取按揭贷款日前没有登记恒生个人 e-Banking，则需于登记恒生个人 e-Banking 后，自行登记收取按揭贷款户口的 e-Statement/e-Advice。

*须根据当时所提供之服务而定。请于恒生个人 e-Banking 检视现行会预设收取 e-Statement/e-Advice 之户口类别。有关设定可于网上随时更改。

4. 就单名签署有效之联名户口而言，每名户口持有人须就该联名户口分别登记「服务」以收取电子文件。如任何一方已登记收取该联名户口之 e-Statement 及 e-Advice，本行将不会就该联名户口寄发任何结单和通知书的列印本。多于一位借款人之按揭贷款户口，各借款人需就该按揭贷款户口分别登记 e-Statement/e-Advice 服务以收取电子文件。如任何一方已登记或预设收取该按揭贷款户口之 e-Statement/e-Advice，本行将不会就该户口寄发任何结单和通知书的列印本。
5. 若你把户口从恒生 e-Banking 名单中剔除或已取消任何户口，该户口之「服务」将会被终止，而所有 e-Statement 及 e-Advice 将不能于网上浏览及下载。请参阅本行网站有关 e-Statement/e-Advice 的保留期。