

WELCOME TO PRESTIGE BANKING!

It's all about you and your financial success.

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You know what? Raising a child cost HKD4 million 16 years ago. Based on our research[#], the cost is HKD6 million for raising a child nowadays due to inflation as times goes by.

Besides, with an average lifespan of 83+ years*, post-retirement can last 20+ years. That is around 1/3 of a lifetime with no income. You've got to plan ahead for your retirement.

Hang Seng Prestige Banking brings you wealth management services that evolve with time.

We understand that every life stage, every moment is the best time to get prepared for the future. As the financial partner who empowers your world of prestige from your perspective, we select suitable products to formulate investment and retirement plans for you at all times.

[#] Source from research undertaken by Hang Seng Bank in 2006 and 2022.

^{*} Source from research undertaken by Hang Seng Bank in 2022.



FAMILY SUPPORT

Family is the center of your life

We understand how important family is to you, and that's why we're here to provide you and your loved ones with all-rounded support via wealth management services catered to the needs of your family.

FAMILY SUPPORT



Family+ Account

[Details](#)



Family Relationship Manager

[Details](#)



Extending your Prestige status

[Details](#)



Family privileges

[Details](#)



Family+ Account

Family+ Account is an integrated account that assists you to manage family finances and carry out wealth planning for your family. As a Prestige customer, you can open up to 4 Family+ accounts to set aside money for family members or difference purposes. As the only account holder, you can manage all accounts at one bank with ease.

Identify your accounts with personalised account names

You can name the accounts based on your financial or family needs. The personalised names will appear on Personal e-Banking, statements and the bank's communications, making the financial status of every account clear at a glance.

Tailor-made asset portfolio

You can allocate different wealth management products like deposits, investment products and foreign currencies according to the objectives of each account, so your family can be well taken care of financially.

FAMILY SUPPORT



Terms and Conditions apply. Please refer to hangseng.com/familyplus for more details.

Family+ Account

Stay on top of your family finances

You can simply check your Family+ Accounts via Personal e-Banking and consolidated monthly statement. Each account has a standalone monthly statement. Keeping track with your family finances is that simple and clear.

Standalone statements for easy sharing

Each account has a standalone monthly statement for you to share with your family members as you like, so you can keep your loved ones on the same financial page.

Terms and Conditions apply. Please refer to hangseng.com/familyplus for more details.

© Hang Seng Bank Limited

FAMILY SUPPORT



Family Relationship Manager

Not only will your dedicated Family Relationship Manager take care of your family's financial needs, but also provide professional insight to help you make the best wealth management decisions.

You can speak to your Relationship Manager about the arrangement.

FAMILY SUPPORT



Extending your Prestige status

Direct Family Service

You can extend your Prestige status to your family members with our Direct Family Service, allowing them to enjoy diversified financial services and exclusive privileges together.

As your parents, spouse/partner and children, when they open/upgrade to Prestige Banking, we will offer them below balance fee waiver to enjoy exclusive privileges and services without meeting the Total Relationship Balance requirement.

Please check with your Relationship Manager for details.

Terms and Conditions apply. Please refer to hangseng.com/familyplus for more details.

FAMILY SUPPORT



Family privileges

We have prepared a series of privileges for you and your family. You and your kids can enjoy an array of privileges. Please visit hangseng.com/prestige/privilege for more details.

[Learn more](#)

FAMILY SUPPORT



Terms and Conditions apply.

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FINANCIAL SOLUTIONS

Financial Advantages

A result of our professionalism

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Professional Wealth Management Team

[Details](#)



Financial Products

[Details](#)



Hang Seng Bank YouTube Channel

[Details](#)



WeChat Official Account

[Details](#)



Professional Wealth Management Team

Dedication and professionalism

Professional Customer Relationship Manager

Financially savvy and passionate about service, our Customer Relationship Manager is ready to provide you with a financial planning service to explore the customized solutions to help you to achieve your unique aspiration and visions based on your financial roadmap and risk appetite.

FINANCIAL SOLUTIONS



Professional Wealth Management Team

Dedication and professionalism

Our professional wealth management team always put you first

- ◆ **200 strong top-notch financial consultant team**
Our best-of-the-breed financial consultant team pools together 200 specialists in various disciplines from investment to foreign exchange and insurance. All of them had received professional training to provide you with in-depth market analysis and advice, along with multi-faceted professional support, to take care of your wealth management needs in a holistic manner.

[Details](#)

FINANCIAL SOLUTIONS



Professional Wealth Management Team

Dedication and professionalism

Our professional wealth management team always put you first

- ◆ **Comprehensive Market Information¹**

To help you grasp every opportunity, our financial experts provide timely market and product analyses with real-time online information including the latest commentary videos ([Financial Breakfast](#), [FX Trend](#), [Investment Overview in Global Market](#), [Investment Overview in HK & A-share](#) etc.), as well as daily forex and gold commentaries.

Details

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¹ Investment involves risks.

Professional Wealth Management Team

Dedication and professionalism

FINANCIAL SOLUTIONS

Professional Cross Border Team

- ◆ **Bilingual Services**

The cross-border service team is dedicated to supporting customers with cross-border needs, and provides Mandarin / Cantonese bilingual services at your preference.

- ◆ **Exclusive service hotline**

Regardless of whether you are in Hong Kong or Mainland China, our 24-hour toll-free manned phone banking hotline is always ready to provide the information or assistance you need around the clock.

- 852 2998 9188 (Hong Kong)
- 4001 20 9188 (Mainland¹)

1 The Toll-free Enquiry Hotline allows you to contact us for free even while staying on the Mainland. This hotline is applicable to enquiries on general personal banking services only but not applicable to enquiries/transactions of investment related matters. The toll-free hotline can be accessed from mobile lines, fixed telephone lines, payphones and call cards and is free of IDD charges. Please contact the relevant service supplier for details. Hang Seng Bank Limited (the "Bank") assumes no responsibilities for such service. Customer agrees to be bound by the terms and conditions for the service provided by service providers, which may be amended from time to time. For any claims, disputes and complaints regarding such service and information, customer should refer directly to service providers.



Excellent Financial Products

FINANCIAL SOLUTIONS

Advanced Renminbi products and services¹

We provide you a comprehensive range of reliable RMB financial and investment services.

1 RMB Currency Risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Important Risk Warnings

Investors should note that investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in securities via the Stock Connect Northbound Trading include:

- Once the respective quota is used up, trading will be affected or will be suspended.
- Stock Connect Northbound Trading will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.
- When a security is recalled from the scope of eligible securities for trading via Stock Connect Northbound Trading, that security can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.

Foreign securities carry additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign securities may be more volatile and could be adversely affected by changes in many factors. Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

- Investors should not only base on this material alone to make any investment decision, but should read in detail the relevant risk disclosure statements.



Excellent Financial Products

Securities Services

Offer Local Securities Services, US Securities Trading Services, Stock Connect Northbound Trading Service (applicable to eligible securities only) and Share Margin Services². With Market Express, free stock quotes and instant order confirmation, we offer you a one-stop securities trading experience.

² To borrow or not to borrow? Borrow only if you can repay!

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- Investors should not only base on this material alone to make any investment decision, but should read in detail the relevant risk disclosure statements.

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Excellent Financial Products

FINANCIAL SOLUTIONS

Foreign Exchange Services^{1,2}

- ◆ Provides you with various foreign exchange services to suits all your FX needs, which allows you to trade currency on your term and keep track on the fluctuating FX market
- ◆ Enjoy preferential T/T exchange rates for exchanging currencies online

1 Foreign Currency Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa.

2 RMB Currency Risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.



Excellent Financial Products

FINANCIAL SOLUTIONS

FX Order Watch and Rate Alert Service^{1,2}

- ◆ Applicable for both Hang Seng Personal e-Banking and Hang Seng Personal Mobile App
- ◆ Supports any pairs among 10 currencies, including AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB and USD
- ◆ Pre-set target exchange rate and amount to convert funds and receive alert automatically within the monitoring period (up to 60 days long) once your target rate is reached
- ◆ Real time market news and commentary

1 Foreign Currency Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa.

2 RMB Currency Risk

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Excellent Financial Products

FINANCIAL SOLUTIONS

Investment funds

"Hang Seng Fund SuperMart" gathers a wide range of fund information including Fund Watch List, fund performance and new funds express, to keep you updated on the latest investment trends around the world.

"Advanced Switching Service" makes use of advance facilities provided by the bank. You can redeem an existing fund you hold and simultaneously subscribe to a new fund without the need to wait for the settlement proceeds. This saves your valuable time and allows you to quickly seize investment opportunities. Please contact your relationship manager for more details.

Meeting your various investment needs, Hang Seng Bank offers a wide range of investment funds covering different regions, themes and asset classes, including equity funds, bond funds, index funds and multi-asset funds for your selection.

[Learn more](#)

Important Risk Warnings

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices of fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read the relevant fund's offering documents (including the full text of the risk factors stated therein (in particular those associated with investments in emerging markets for funds investing in emerging markets) in detail before making any investment decision. Investors should carefully consider 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.



Excellent Financial Products

FINANCIAL SOLUTIONS

Wealth Master

Prestige Banking customers can also enjoy exclusive access to the mobile version of Wealth Master via Hang Seng Mobile App. The new Wealth Master* provides different features to help you better diversified your portfolio.

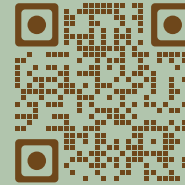
Portfolio Analysis: Wealth Master* will provide an overview of your portfolio to let you understand the asset concentration, analyze past performance, and help to rebalance your desired portfolio.

Historical Scenario & Past Performance Analysis of Asset Allocation: The analysis offers you a comprehensive performance review and back testing, such as simulated historic portfolio returns, historical scenario analysis and benchmark comparison.

Comparison of Current Portfolio vs Reference Portfolio: A reference portfolio is generated by our bank's specialist team in order to give reference to you for diversification.

*Wealth Master aims to help customers understand their asset allocation and facilitate their investment planning to achieve their own financial goals. No asset allocation and/or product recommendation will be made by Hang Seng Bank Limited (the "Bank"). No representation is made to the appropriateness of any of the securities and/or investment products referred to herein for any particular person's circumstances. The information of Wealth Master is for general reference only and information presented is not indicative of future performance of any assets. There is no guarantee that target portfolio can achieve any results or can be used as reference under any market conditions. Wealth Master does not and is not intended to provide any professional financial, investment or other opinion or advice, nor should it be considered as a recommendation to deal in any investment products, investment portfolio management service or ongoing portfolio monitoring services. No financial or investment decision should be made solely based on Wealth Master (including the results). Investment involves risks (including the possibility of loss of the capital invested). Investors should read in detail of the Risk Disclosure Statement of the relevant investment products.

◀ Learn More ▶



Excellent Financial Products

FINANCIAL SOLUTIONS

Investment Financing Service¹

Make use of Investment Financing Service to boost your purchasing power to capture more market opportunities and higher return potential.

3 key features and advantages

- ◆ Up to 80% Loan Ratio² for you to get up to 5 times of your capital by leveraging
- ◆ More flexibility for you to enlarge your investment portfolio
- ◆ Enjoy a preferential Interest Rate³

Learn more

1 Investment Financing Service only applicable to Prestige Private or Prestige Banking customer.

2 Loan Ratio means, in respect of each Eligible Securities subscribed or to be subscribed by the customer, the portion of the subscription price of the relevant Eligible Securities which may be financed by the Facility as prescribed by the Bank at its discretion from time to time.

3 For details of the preferential interest rate, please visit the Hang Seng Bank website > Personal > Investment > Other Related Services > Investment Financing.

Investment involves risks. To borrow or not to borrow? Borrow only if you can repay! Please refer to [Investment Financing Service Factsheet](#) for Risk Disclosure Statement of Investment Financing Service and relevant terminology.



Excellent Financial Products

Life Insurance¹

Provide you with all-rounded protections including life, savings, retirement, critical illnesses and education fund etc., assisting you to go ahead to achieve difference personal dreams and aspirations. You can also apply selected plans online to get protection at the ease of your home.

FINANCIAL SOLUTIONS



¹ Relevant life insurance plan is underwritten by Hang Seng Insurance Company Limited. Successfully apply designed life insurance product(s) to enjoy first-year premium discount. Please contact our staff or visit hangseng.com/lifeinsurance for details.

Excellent Financial Products

Medical Insurance²

Partnering with Bupa (Asia) Limited, a Hong Kong medical insurance expert, we have a full range of Hang Seng Bupa Precious Health Series Health Insurance Schemes and Voluntary Health Insurance Scheme Series to provide you with a comprehensive coverage of medical protection and services.

FINANCIAL SOLUTIONS



² The health insurance schemes are underwritten by Bupa (Asia) Limited ("Bupa") which is authorised and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank is an insurance agent authorised by Bupa for the exclusive distribution of the Relevant Scheme. Subscription will be payable to Bupa upon application of Relevant Scheme. HealthPro Concierge Service is provided by Bupa.

Excellent Financial Products

General Insurance

Hang Seng Bank's General Insurance Plans are underwritten by QBE General Insurance (Hong Kong) Limited, suiting different protection needs in your everyday life by offering Travel Insurance, Home Insurance and Personal Accident Insurance etc.

- ◆ Travelsure Protection Plan offers medical expenses and personal accident coverage up to HKD1 million
- ◆ Home Care Plus Home Insurance Plan offers household content coverage up to HKD1 million

For plan details and promotional offers, please visit hangseng.com.

FINANCIAL SOLUTIONS



Excellent Financial Products

Comprehensive Retirement Planning

When it comes to retirement planning, both wealth and health management are equally important. We provide you with diverse retirement products to cater for your needs at different life stages and ages, assisting you to plan ahead and enjoy retirement with steady cash flow.

FINANCIAL SOLUTIONS



Excellent Financial Products

Deposit services

HKD savings and current account, foreign currency savings, time deposits and statement gold accounts - all in a single integrated account for your easy management.

Payroll services

Auto-payroll Service for you to conveniently manage your wealth with ease. Set up an auto-payroll service through your Prestige account to enjoy an exclusive monthly fee waiver that just require a lowered monthly "Total Relationship Balance" of HKD500,000.

To help manage your wealth with ease, just fill in the form and return to your HR to set up payroll service and enjoy Welcome Rewards now!

Action now

FINANCIAL SOLUTIONS



Excellent Financial Products

Mortgage[^]

A variety of mortgage plans provide you the best fit solution. Professional mortgage consultants will provide one-stop mortgage services that suit your needs, helping you in realizing your home buying dream.

Secured Overdraft Facility[^]

Hang Seng Asset Link Secured Overdraft Facility brings you extra liquidity by pledging your assets. It provides you revolving credit line with no minimum repayment required while daily interest accrues on overdrawn amount only, allowing you to enjoy greater financial flexibility.

FINANCIAL SOLUTIONS



[^]To borrow or not to borrow? Borrow only if you can repay!

Hang Seng Bank YouTube Channel

From step-by-step tutorials, to first-hand market insights, you can find an array of videos on Hang Seng Bank YouTube Channel that help you manage your all banking needs with ease.

[View more videos](#)

FINANCIAL SOLUTIONS



WeChat Official Account¹

Follow "Hang Seng Hong Kong Personal Banking" WeChat Official Account now to enrich your digital banking experience.

You can easily keep abreast of the latest market trend, access to the information of our banking products and services and search for our branches with use of branch locator² through this multi-functional platform anytime, anywhere!

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1 Terms and Conditions apply. For details, please visit hangseng.com/rbwechat.

2 The use of the map function and information provided by Google and AMAP is subject to its Terms of Use. Hang Seng Bank has no control over the linked website and is not liable for your use of it. Please refer to our "Important Message to Readers and Internet Privacy Policy Statement" for more details.

WeChat Official Account¹

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Ways to follow

- ◆ QR code

Enter your personal WeChat account on your mobile phone, click "+" and "Scan QR code" and scan QR code on the right



or

- ◆ WeChat Account

Search WeChat Official Account name "恒生香港個人理財" or WeChat ID "HangSeng_HK", and then press 'Follow' to follow our WeChat Official Account



¹ Terms and Conditions apply. For details, please visit hangseng.com/rbwechat.

EXCLUSIVE PRIVILEGES

Exclusive Privileges

A reflection of your superior status

We have prepared for you a world of privileges and benefits in recognition of your elite status.



Exclusive Privileges

- ◆ Lifestyle Privileges
- ◆ Birthday Delight



Hang Seng Prestige World Mastercard^{®^}

- ◆ Apply now to enjoy perpetual annual fee waiver and a series of extravagant privileges

[Details](#)



Preferential Banking Products and Services

[Details](#)

EXCLUSIVE PRIVILEGES



[^]To borrow or not to borrow? Borrow only if you can repay!

Exclusive Privileges

A reflection of your superior status

EXCLUSIVE PRIVILEGES

Medical Privileges

You can enjoy a series of medical programme or services provided by CUHK Medical Clinic (TST) or CUHK Medical Clinic@Central:

Health Check Programme

- ◆ Women Care Health Check Programme
 - ◆ Plan W2: HKD4,860 (original price HKD5,400)
 - ◆ Plan W3: HKD7,020 (original price HKD7,800)
- ◆ MenCare Health Check Programme
 - ◆ Plan M2: HKD3,510 (original price HKD3,900)
 - ◆ Plan M3: HKD5,310 (original price HKD5,900)

Physiotherapy Services

- ◆ Initial Assessment: Privilege price HKD230 (original price HKD250)
- ◆ Physiotherapy (3 modalities or less): Privilege price HKD828 (original price HKD900)
- ◆ Physiotherapy (Additional modality): Privilege price HKD294 (original price HKD320)

Dietetic Services

- ◆ Initial Consultation: Privilege price HKD644 (original price HKD700)
- ◆ Follow up Consultation: Privilege price HKD423 (original price HKD460)

For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.



Exclusive Privileges

A reflection of your superior status

EXCLUSIVE PRIVILEGES

Medical Privileges

You can enjoy a series of medical programme or services provided by CUHK Medical Centre:

Privileged Services

- ◆ Women Care Health Check Programme
 - ◆ Plan W2: HKD4,860 (original price HKD5,400)
 - ◆ Plan W3: HKD7,020 (original price HKD7,800)
- ◆ MenCare Health Check Programme
 - ◆ Plan M2: HKD3,510 (original price HKD3,900)
 - ◆ Plan M3: HKD5,310 (original price HKD5,900)
- ◆ Prestige Health Check Programme
 - ◆ Male: HKD15,210 (original price HKD16,900)
 - ◆ Female: HKD17,010 (original price HKD18,900)
 - ◆ Optional Privilege: enjoy tailored health check service by our professional medical team

For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.



Exclusive Privileges

A reflection of your superior status

EXCLUSIVE PRIVILEGES

Medical Privileges

You can enjoy a series of medical programme or services provided by CUHK Medical Centre:

Privileged Services

- ◆ Breast Health Programme : HKD3,375 (original price HKD3,610)
- ◆ Integrative Medicine Programme for Women's Menopause: HKD3,880 (original price HKD4,880)
- ◆ Prostate Health Programme : HKD2,880 (original price HKD3,200)
- ◆ Brain Health Programme : HKD4,455 (original price HKD4,950)
 - ◆ Optional Privilege: 5% off for blood-based biomarkers test
- ◆ Heart Health Programme
 - ◆ Plan 1: HKD5,040 (original price HKD5,600)
 - ◆ Plan 2: HKD7,164 (original price HKD7,960)
 - ◆ Optional Privilege: add HKD1,400 for cardiologist consultation and report explanation.

For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.



Exclusive Privileges

A reflection of your superior status

EXCLUSIVE PRIVILEGES

Medical Privileges

You can enjoy a series of medical programme or services provided by CUHK Medical Centre:

Privileged Services

- ◆ Comprehensive Eye Examination Plan: HKD900 (original price HKD1,000)
- ◆ Glaucoma Assessment Plan: HKD3,384 (original price HKD3,760)
- ◆ Macular Health Screening Plan: HKD2,394 (original price HKD2,660)
- ◆ Dry Eye Screening Plan: HKD2,070 (original price HKD2,300)
 - ◆ Optional Privilege: add HKD500 for professorial consultation and report explanation
- ◆ Direct booking for Pre-school Myopia Control Programme via Eye Centre's designated hotline
 - ◆ 6-month treatment: HKD3,500
 - ◆ 9-month treatment: HKD4,500



For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.

Exclusive Privileges

A reflection of your superior status

EXCLUSIVE PRIVILEGES

Medical Privileges

You can enjoy a series of medical programme or services provided by CUHK Medical Centre:

Privileged Services

- ◆ Designated Health Check Hotline
 - ◆ You can contact CUHK Medical Centre's medical team via designated health check hotline for personal health check service and direct booking.
- ◆ VIP Concierge
 - ◆ You can contact the VIP Concierge via VIP hotline for enquiry on medical services of CUHKMC, such as making an appointment for a doctor consultation and inpatient services, etc.



For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.

Exclusive Privileges

A reflection of your superior status

Personal Wellness Privileges

You can enjoy a series of treatment offers:

Healthcare



- ◆ NYMG: Complimentary NY Myofascial Release Therapy (PiezoWave) (value at HKD2,050)



- ◆ Hair Forest: Complimentary AI Hair & Scalp Analysis and POWER Hair Growth Treatment (choose 1 out of 4) (valued at HKD4,400)

Treatments available: Scalp Conditioning, Scalp Rejuvenation Treatment, Follicle Detoxifying Treatment, Scalp Renew Hair Treatment



- ◆ EC Dental Care: Professional Scaling and Full Mouth Dental X-Rays with HKD500 (original price: HKD1,290)

Add-on: 2 person family plan with HKD990, 3 person family plan with HKD1,450, and \$480 for each direct family member thereafter (maximum 2 persons)

For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.

EXCLUSIVE PRIVILEGES



Exclusive Privileges

A reflection of your superior status

Personal Wellness Privileges

You can enjoy a series of treatment offers:

Beauty



- ♦ ATO Hair Club: Multi Hair Treatments (choose 3 out of 7) with HKD688 (original price: HKD4,860)

Treatments available: Keratin Treatment, Hair Straightening Re-Growth • Bleach, Contrast, Full Hair Tinting, Hair Cut & Finish, K18 Peptide Serum

- ♦ ATO Hair Club: Purifica Pro Hair Treatment with HKD888 (original price: HKD5,560)

EXCLUSIVE PRIVILEGES



For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.

Exclusive Privileges

A reflection of your superior status

EXCLUSIVE PRIVILEGES

Pets



- Animal Medical Academy Hospital: Pet Health Screening Programme (Sliver) with HKD4,800 (Original price: HKD6,530)
Dial (852) 3899 8999 for appointment and enquiries (Promo code: TJ1027)



For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.

Exclusive Privileges

A reflection of your superior status

Wellness Privilege¹

Upgrade to Hang Seng Olive Wellness App VIP Silver member to enjoy exclusive privileges*, wellness information and service discount.



Hang Seng Olive



Download on the
App Store

GET IT ON
Google Play

EXCLUSIVE PRIVILEGES



¹ Terms and Conditions apply to the privileges. For details, please visit hangseng.com/olive-promo.

* After downloading the app, simply input your designated Hang Seng Invitation Key to instantly upgrade to VIP Silver member.

Exclusive Privileges

A reflection of your superior status

EXCLUSIVE PRIVILEGES

Birthday Delights

- ◆ Prestige customers can enjoy the below complimentary privilege(s) within your birthday month (Choose one out of two):

1



YOUNG AESTHETICS: Red Touch Collagen-boosting facial treatment
Value at : HKD5,600



Swissline: Signature Facial Treatment (choose 1 out of 3) and Signature Product 3-piece Experience Kit

Value at : HKD3,135

Available treatments: 360° Triple Collagen Facial Treatment, Intense Hydration Skin Revitalizing Treatment and Firming Moisturizing Facial Treatment

OR

2



ATO Hair Club : Japanese Style Hair Cut & Finish and Professional Scalp Analysis

Value at : HKD740



For appointment and details, please contact your Relationship Manager.

Terms and Conditions apply to the privileges. For details, please visit hangseng.com/prestige/privilege.

PRESTIGE SERVICES

Your Needs

Our primary focus

Make the most of your wealth via our convenient multi-channels and priority services.

Prestige RM Connect

We know that you are busy everyday taking care of your work, your family and so on. So you may not be able to get your banking matters done right away. In light of your needs, we offer Prestige RM Connect[#] for you to connect with your designated Relationship Manager via WhatsApp, WeChat, Zoom. Choose the digital channel most suitable for you, to get in touch with the status of your product subscription, the latest market information and various banking service details.

Simply logon to Hang Seng Mobile App, tap the question mark icon at the top right corner on home page, and select your preferred messaging channel (Hang Seng official account verified by WhatsApp or Wechat MiniProgram) under Relationship Manager's name. Then just follow the simple instructions to register and activate. You can also contact your Relationship Manager to know about the confirmation steps. Please be reminded not to disclose your personal information by this messaging service.

[#] Prestige RM connect covers a variety of digital communication channels and instant messaging software, such as WhatsApp, WeChat and Zoom.

PRESTIGE SERVICES



Your Needs

Our primary focus

Make the most of your wealth via our convenient multi-channels and priority services.

Investment Cart Seamless wealth management experience from offline to online

You can now enjoy your seamless offline-online wealth management experience starting with a walk-through of the investment proposals tailored for you by your Relationship Manager. Logon to desktop Personal e-Banking at anytime to review the investment proposals at the newly-added "Investment Cart", and directly subscribe for the investment products^{##}. The relevant documents can be viewed or downloaded at "My Documents". Feel free to contact our Relationship Manager to know more.

PRESTIGE SERVICES



^{##} Only limited to investment funds classified as non-complex product, which are defined under the SFC's Guidelines on Online Distribution and Advisory Platforms.

Your Needs

Our primary focus

Make the most of your wealth via our convenient multi-channels and priority services.

24-hour Wealth Service Team

Our 24-hour Wealth Service Team is able to reach around the clock via Live Chat or the Prestige Banking hotline. With profound investment and financial knowledge, they can provide you with the latest market analysis and serve you with the trading of funds, bonds and other investment products. Our team will act on your instructions at all times, saving you a branch visit. Just feel free to contact us to manage your finances instantly.

PRESTIGE SERVICES



Your Needs

Our primary focus

Make the most of your wealth via our convenient multi-channels and priority services.

Prestige Banking Centers

Services exclusive to you within our extensive branch network so you can engage your relationship managers or wealth management team, and handle daily banking transactions.

Branch network and Centers address

Prestige dedicated counters

Enjoy priority services with dedicated Prestige counters at every branch.

Hang Seng Prestige Banking 24-Hour Manned Hotline

Call 📞 2998 9188 anytime to obtain assistance and services you need.

PRESTIGE SERVICES



Your Needs

Our primary focus

Make the most of your wealth via our convenient multi-channels and priority services.

Hang Seng Virtual Assistants

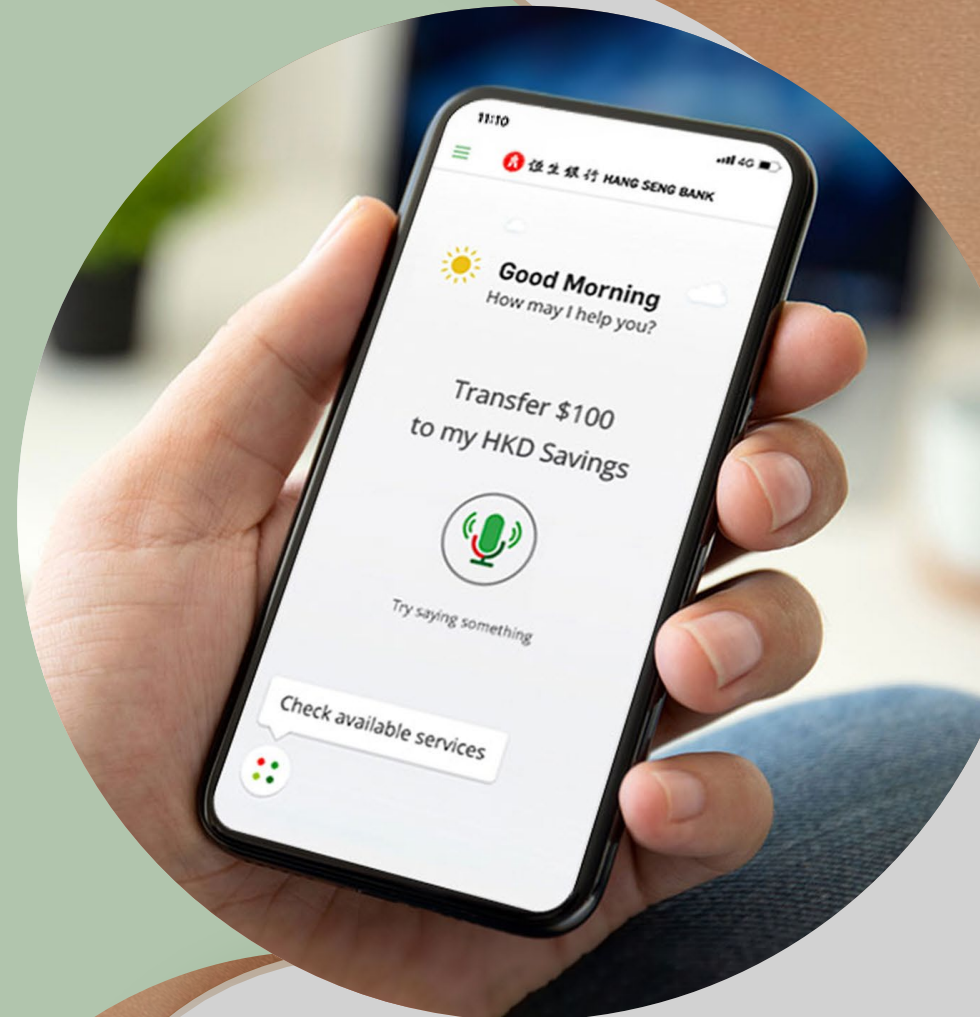
◆ Hang Seng Virtual Assistant H A R O

H A R O can instantly address your enquiries for selected banking services around the clock. H A R O can also help your account enquiries, and accept simple instructions to execute transfers, foreign exchange, bill payment, and credit card repayment.

Additionally, you can now chat with H A R O on WhatsApp. Whether you are looking for foreign exchange rates or the nearest branches and ATMs, simply WhatsApp H A R O to get your answers. Also subscribe to different topics on H A R O WhatsApp to receive the latest banking updates!

[Register now](#)

PRESTIGE SERVICES



Your Needs

Our primary focus

Make the most of your wealth via our convenient multi-channels and priority services.

Hang Seng Virtual Assistants

- ◆ Hang Seng Credit Card[^] Chat with D O R I

D O R I is your round-the-clock assistant who allows you to search quickly for hottest merchant offers and brings you surprise flash offers from time to time via Facebook Messenger.

Greater China Prestige

If you hold a Prestige Banking account in Hong Kong and fulfil the total relationship balance requirement, you can register for Hang Seng Greater China Prestige service to enjoy monthly fee waiver¹ for your Prestige Banking Account in mainland China.

[^] To borrow or not to borrow? Borrow only if you can repay!

¹ Customer has to hold a Prestige Banking account with the Bank and a designated account in mainland China in order to register for Hang Seng Greater China Prestige. Upon successful registration, customer can choose to enjoy the monthly fee waiver for the account with the Bank.

PRESTIGE SERVICES



ACTIVATE YOUR ACCOUNT

A Host Of Advantages Now in your hands

Unleash the potential of your wealth through our account services.
Activate now!

Hang Seng Digital Banking

Manage your accounts and settings anytime, anywhere.

[Register now](#)

[Demo for registration](#)

[Demo for account settings](#)

e-Statement / e-Advice service

View and download e-Statement or e-Advice via Personal e-Banking or Mobile App anytime.

[Register now](#)

[Demo](#)

Faster Payment System (FPS)¹

Enjoy 24/7 instant² and free cross-bank transfer.
Register FPS to receive money anytime with your mobile phone number / email address / FPS ID.

[Register now](#)

[Demo](#)

1 FPS (Faster Payment System) is a real-time payment platform provided by Hong Kong Interbank Clearing Limited.

2 The service limits to receiving banks that support instant transfer functionality and is subject to the Terms and Conditions for Bank Services relating to Faster Payment System.

ACTIVATE YOUR ACCOUNT



A Host Of Advantages Now in your hands

Unleash the potential of your wealth through our account services.
Activate now!

Hang Seng Voice ID

Verify your identity by your unique voice, making your
Phone Banking journey simpler and faster.

[Register now](#)

Understand your risk profile

The first step toward achieving your wealth goals.

[Evaluate](#)

Securities Services

Place your order via online channel to seize every
investment opportunity.

[Open securities account](#)

[Online trading demo](#)

Managing your banking profile

[Learn more](#)

ACTIVATE YOUR ACCOUNT



USEFUL INFORMATION

Useful Information

Thank you for choosing Prestige Banking.

Feel free to obtain details on Prestige Banking and other products and services via the following links.

We look forward to serving you soon.



Prestige Website

Details



Designated
Service Hotlines

Details



Log-on Personal
e-Banking

Details



Service Charges

Details



Managing Your
Banking Profile

Details



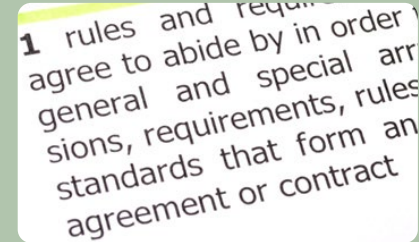
Hang Seng Bank
YouTube Channel

Details



Forms Download

Details



Term & Conditions

Details

For the Terms & Conditions of the services, please visit hangseng.com/prestige