



恒生銀行
HANG SENG BANK

Preferred
優進理財



Welcome to
Preferred Banking

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My Wealth

My Wealth

Explore Wealth

What is the first step to start investing ?

Keep abreast of the market!

Investment Video

Our YouTube Channel www.youtube.com/hangsengbank provides you with professional commentaries, investment videos etc., bringing you knowledge and insight to make investment choices.

My Wealth

Capture Opportunities

Want to grasp every investment opportunity?

You may call our hotline or visit our branches for more wealth management information.

Securities Services

Our exclusive Share Trading Limit Service allows you to place purchase orders right away even if there are insufficient funds when placing order.

[Securities Service Details](#) —>

Hang Seng Invest Express Mobile App

Trade HK stocks, A-shares, US stocks all under one single platform helping you to reach out different markets and tap investment opportunity in different markets.

For details, please visit [here](#).



Hang Seng Invest Express

Download on the
App Store

GET IT ON
Google Play

My Wealth

Capture Opportunities



Monthly Investment Plan for Funds (MIPF)

Invest in your chosen investment fund with monthly investment amount as low as HKD500. You may even pay with Hang Seng Credit Cards and earn Cash Dollars*.

[Details](#) —>

Setup MIPF

[Visit Fund SuperMart](#) —>

SimplyFund

SimplyFund one-stop fund investment service, start investing fund with HKD1 only.

[View Details](#) —>

Investment involves risks.

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

My Wealth

Capture Opportunities



Foreign Currency Investment Services

Convenient way to invest diversified FX investment products with your foreign currency, online investment amount as low as HKD5,000.

Capital Protected Investment Deposit

100% capital protection at maturity, deposit period starts from 2 months.

[Details](#) —>

MaxiInterest Investment Deposit

Opportunity to exchange the selected currencies at a predefined rate or enjoy potential return.

[Details](#) —>



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My Protection

My Protection



**No matter which life stage you are in,
We empower your protection
along the way!**

Life Insurance

We provide you with a wide range of life insurance plans to suit your needs at every stage of life.

Medical Insurance

Managing your health is as important as managing your wealth. Therefore, we partner with Bupa (Asia) Limited to protect your health with a variety of medical insurance plans.

General Insurance

We offer you comprehensive general insurance plans including travel and home contents insurance to enrich you and your family's protection.

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My Privileges

My Privileges

**Exclusive privileges,
just for you.**

Preferential Banking Products and Services

[Details](#) —>



Preferred
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Activate Account

Digital Services

Multi-channel Services

Activate Account

Simply set up your account services to ease your transactions.



Want to have access to your Personal e-Banking account anytime, anywhere?

[Register Now](#) →

[Demo](#) →

Quick access to view and update your banking profile, with all channels available in one place.

[Update Now](#) →

[Demo](#) →

Understand your risk profile through conducting a simple questionnaire.

(Log on > Investments > Investments overview > Update risk profiling questionnaire)

[Conduct Evaluation](#) →

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.

[Action Now](#) →

Digital Service

Manage your finances
anytime with digital services

Virtual Assistant H A R O*

Instant transfer[#] and swift answers to banking enquiries on mobile app or desktop, you can also chat with H A R O via H A R O WhatsApp, enquire about banking services, instant FX rates, your nearest branch locations, timely market updates or get Transaction e-Advice ("Green Receipt"), 24/7/365!

[Details](#) —>

* Terms and Conditions apply. H A R O WhatsApp is made solely for general banking enquiries.
Functions such as log-on, account enquiries, transfer, repayment and bill payment are not supported.

[#] Instant transfer is only applicable to P2P small value transfer and registered bank account. Terms and conditions apply.

Online Bill Payment

Pay bills on time with Hang Seng Personal e-Banking while staying at home or travelling.

[Details](#) —>

Digital Service



Faster Payment System (FPS)*

Enjoy free instant cross-bank transfer[^] with P.P Payment Platform, register FPS to receive money anytime with your mobile number / email address / FPS ID / HKID number.

[Details](#) —>

Mobile Security Key

Activate your Mobile Security Key for instant payments, transfers and investments.

[Details](#) —>

* Terms and conditions apply, FPS (Faster Payment System) is a real-time payment platform which provided by Hong Kong Interbank Clearing Limited.

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

Digital Service



Hang Seng Pull Money

Transfer money from other bank to Hang Seng with Hang Seng Mobile App only. No need to switch between different banks' apps.

[Details](#) —>

Mobile Cheque Deposit service

Just take a photo of the Hong Kong dollars cheque* issued by Hang Seng or HSBC to deposit it 24/7 easily. SMS and email notifications will be sent to the cheque issuer after the depositor submits the cheque deposit.

[Details](#) —>

* Includes Hong Kong Dollar cheques, cashier orders, customised cheque and dividend cheques. The deposit limit of each cheque is HKD 100,000, and the maximum daily deposit amount is HKD 100,000. A maximum of 20 cheques can be deposited per day.

Digital Service



Foreign Exchange

Comprehensive FX Trading Service covering 12 currencies, with preferential foreign exchange rates via Hang Seng Personal e-Banking or the Hang Seng Personal Mobile App.

[Details](#) —>

Money Master

Money Master will automatically track your expenses from your Hang Seng Hong Kong Dollar accounts and credit cards, while reflect remaining spending budget in real time. You can also register for H A R O WhatsApp to receive personalised tips and progress updates.

[Details](#) —>

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.

Multi-channel Services

Looking for our services?

We are always here to help!



Extensive Branch Network

Located at traffic hub and providing you with priority services.

[Branch Address](#) →

Around the Clock Service Channel

- Personal e-Banking
- Hang Seng Personal Banking Mobile App
- 24-hour manned phone banking hotline at 2822-8228

[Contact Us](#) →

Personal e-Banking

One-stop online banking service to manage wealth anytime.

[Log-on e-Banking](#) →

Hang Seng Personal Banking Mobile App

Manage your account and transaction at your fingertips.



Useful Information

Thank you for choosing Preferred Banking!

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



Preferred Banking Website

[Details —>](#)



YouTube Channel

[Details —>](#)



Service Charges

[Details —>](#)



Terms & Conditions

[Details —>](#)



Forms Download

[Details —>](#)



Terms of Business Letter

[Details —>](#)