



Business Integrated Account Application Form

To : Hang Seng Bank Limited (the "Hang Seng")

Please complete this application form in English BLOCK LETTER and "√" where appropriate and cross out where not applicable.

Account Status <input type="checkbox"/> Integrated Business Solutions Account (IBS) (BPA GP07) <input type="checkbox"/> Biz Virtual+ Account (BPA GP17) <small>Application Requirements: (i) All connected parties of the Applicant such as directors, shareholders and authorized signers shall be as HKID cardholder(s), with single layer ownership. Place of incorporation, registered address, business address and correspondence address should all be in Hong Kong; (ii) The Applicant's annual sales turnover meets with Hang Seng's designated level; (iii) The Applicant is required to apply for Hang Seng Business e-Banking separately. The Maximum Daily Limit(s) under Hang Seng Business e-Banking either Fund Transfer to Designated Beneficiary Accounts or Fund Transfer to Non-Designated Beneficiary Accounts should not be over HK\$200,000 each; and (iv) The Applicant has not entered into and will not enter into the Trade Finance General Agreement with Hang Seng.</small>	Account Number: <p style="text-align: right;">- 883</p>
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A. Customer Information

Name of the Applicant (in English) _____		A001 CIS <input type="checkbox"/>
Trading As Name(s) in English <input type="checkbox"/> Same as Registered Name <input type="checkbox"/> Others: _____		
Name of the Applicant (in Chinese) _____		
Customer Type <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company <input type="checkbox"/> Listed Company <input type="checkbox"/> Non-listed Company	Registration Number <input type="checkbox"/> Certificate of Incorporation: C _____ <input type="checkbox"/> Business Registration Certificate: B _____ <input type="checkbox"/> Other Registration Certificate: X _____ Number of Employees in <input type="checkbox"/> China _____ <input type="checkbox"/> Hong Kong _____ <input type="checkbox"/> Other location _____	
Type of Issued Shares (for Limited Company only and applicable for all intermediate layers of the company) <input type="checkbox"/> Registered Shares <input type="checkbox"/> Bearer Shares Deposited with Custodian <input type="checkbox"/> Bearer Shares not Deposited with Custodian		
Name of Parent Company (if any) _____		
Nature of Business/Industry	Nature of Products/Services Offered (e.g. toys/garments)	
Date of Incorporation/Establishment (DD/MM/YY)	Country/Territory of Registration	
Location(s) of Customer's Primary Business Activity (i.e. 10% or more)	<input type="checkbox"/> China <input type="checkbox"/> Hong Kong <input type="checkbox"/> Other location _____	
Sales Location	<input type="checkbox"/> China <input type="checkbox"/> Hong Kong <input type="checkbox"/> Other location _____	
Location of Headquarters	<input type="checkbox"/> China <input type="checkbox"/> Hong Kong <input type="checkbox"/> Other location _____	
Annual Business Turnover	<input type="checkbox"/> Current Year: HKD _____ (Only applicable to company operating more than 1 year) <input type="checkbox"/> Projected for the Next Year: HKD _____ (Only applicable to company operating less than 1 year)	
Anticipated Transactional Activity	Time(s) per month (HKD	per month)
Nature of Activity (e.g. Types of Transactions) <input type="checkbox"/> Remittance <input type="checkbox"/> Deposit <input type="checkbox"/> Transfer <input type="checkbox"/> Others: _____	Country/Territory of Source of Funds <input type="checkbox"/> China <input type="checkbox"/> Hong Kong <input type="checkbox"/> Others Location: _____	

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BBD17A-R66(YX) 1-42 04/24 E <BBD17A>

A. Customer Information (Cont.)

Origin of Funds Passing Through the Account	Initial and Ongoing Source of Funds Passing Through the Account
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Source of Wealth (e.g. activities that generate the business' accumulated capital and ongoing deposits)	(Select all that apply) <table style="width:100%; border: none;"> <tr> <td><input type="checkbox"/> Business Income and Profit</td> <td><input type="checkbox"/> Investment by Ultimate Beneficial Owner / Partner</td> </tr> <tr> <td><input type="checkbox"/> Sale of Property / Asset</td> <td><input type="checkbox"/> Intra-group Financing</td> </tr> <tr> <td><input type="checkbox"/> Cash flow generated from the company operations</td> <td><input type="checkbox"/> Injection of funds from Associated entity</td> </tr> <tr> <td><input type="checkbox"/> Injection of funds from external source</td> <td><input type="checkbox"/> Injection of funds from Owner / Parent Company</td> </tr> <tr> <td><input type="checkbox"/> Loan / bank funding</td> <td><input type="checkbox"/> Other Source of Wealth / Fund (Please specify): _____</td> </tr> </table>	<input type="checkbox"/> Business Income and Profit	<input type="checkbox"/> Investment by Ultimate Beneficial Owner / Partner	<input type="checkbox"/> Sale of Property / Asset	<input type="checkbox"/> Intra-group Financing	<input type="checkbox"/> Cash flow generated from the company operations	<input type="checkbox"/> Injection of funds from Associated entity	<input type="checkbox"/> Injection of funds from external source	<input type="checkbox"/> Injection of funds from Owner / Parent Company	<input type="checkbox"/> Loan / bank funding	<input type="checkbox"/> Other Source of Wealth / Fund (Please specify): _____
<input type="checkbox"/> Business Income and Profit	<input type="checkbox"/> Investment by Ultimate Beneficial Owner / Partner										
<input type="checkbox"/> Sale of Property / Asset	<input type="checkbox"/> Intra-group Financing										
<input type="checkbox"/> Cash flow generated from the company operations	<input type="checkbox"/> Injection of funds from Associated entity										
<input type="checkbox"/> Injection of funds from external source	<input type="checkbox"/> Injection of funds from Owner / Parent Company										
<input type="checkbox"/> Loan / bank funding	<input type="checkbox"/> Other Source of Wealth / Fund (Please specify): _____										

(Only for Sole Proprietorship – Select all that apply)		
<input type="checkbox"/> Business Ownership	<input type="checkbox"/> Personal Savings / Investments	<input type="checkbox"/> Sale of Property / Assets
<input type="checkbox"/> Inheritance	<input type="checkbox"/> Pension	<input type="checkbox"/> Lottery Gaming Win
<input type="checkbox"/> Gift	<input type="checkbox"/> Real Estate Development / Investment	<input type="checkbox"/> Intra-group Financing
<input type="checkbox"/> Loan - Business	<input type="checkbox"/> Active Wealth / Investments	<input type="checkbox"/> Income - Salary
<input type="checkbox"/> Lump sum - Redundancy Payment	<input type="checkbox"/> Income - Business Income	<input type="checkbox"/> External Investment
<input type="checkbox"/> Investment by Ultimate Beneficial Owner / Partner	<input type="checkbox"/> Other Source of Wealth / Fund (Please specify): _____	

Purpose of Opening Account

<input type="checkbox"/> Savings/Fixed Deposit	<input type="checkbox"/> Loan Repayment	<input type="checkbox"/> Investment	<input type="checkbox"/> Intercompany Settlement
<input type="checkbox"/> Others: _____			

Are you currently participating in the Voluntary Tax Compliance (“VTC”) Program / Do you intend to participate in the VTC:

Yes (in which Country/Territory): _____ No

Reason(s) for Opening Account	Is the company related to HSBC group? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Name of major Business Partner(s)/Counterparty(ies) (if any) _____

Their Nature of Business _____

Their Location of Head Office (and Business Operations) (if different) _____

Registered Address

Room/Flat _____ Floor _____ Block _____ Building _____

Estate/Court _____

Street No. _____ Street Name _____

District _____ HK KLN NT Outlying Islands

Overseas Address (if applicable) _____

_____ Territory and Country _____ (Postal code: _____)

Business Address Same as Registered Address

Address as specified below (if the address is not in Hong Kong, please provide postal code _____)

_____ Territory and Country _____

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BBD17A-R66(YX) 2-42 04/24 E <BBD17A>

Account No. - - 883

A. Customer Information (Cont.)

Correspondence Address Same as Registered Address Same as Business Address
 Address as specified below (if the address is not in Hong Kong, please provide postal code _____)

Address Details in English _____

Territory and Country _____

Address Details in Chinese (Only applicable to Correspondence Address in **Mainland China or Taiwan** ("Chinese Correspondence Address"))

Territory and Country _____

Notes: 1. **For Taiwan address, it is mandatory to provide the English version of any newly added or updated Chinese Correspondence Address.**
2. The Chinese version of the correspondence address of the Company should be the same as its English version and both versions should refer to the same location accurately.
3. Please use Simplified Chinese characters for address in Mainland China and Traditional Chinese characters for address in Taiwan.
4. **Hang Seng will send selected statements, advices and other correspondence to the Chinese Correspondence Address in Mainland China or Taiwan. For details, please refer to "Chinese Correspondence Address Service Scope". This service scope may vary from time to time and its prevailing version can be downloaded from hangseng.com.**

Tel No.	Fax No.
(1) () _____	(1) () _____
(2) () _____	(2) () _____

E-mail Address
(1) _____
(2) _____

Account No. - - 883

B. Details of Relevant Persons

Part 1: Individuals
 1. The first three persons in the below will be the contact persons for the above account
 2. Authorised user for Business e-Banking, Hang Seng Card and Phone Banking ("Authorised Channel User") are required to fill this section
 3. Record of customer's personal account will also be updated accordingly except Home, Mobile and Office Telephone No.

Relevant Person 1.	<input type="checkbox"/> Sole Proprietorship (S)	<input type="checkbox"/> Partner (N)	<input type="checkbox"/> Director (T) ¹	<input type="checkbox"/> Authorised Signer (Y) ²
	<input type="checkbox"/> Authorised Channel User	<input type="checkbox"/> Managing Director	<input type="checkbox"/> Settlor	<input type="checkbox"/> Protector
	<input type="checkbox"/> Trustee	<input type="checkbox"/> Key Controller ³	<input type="checkbox"/> Direct Appointee ⁴	
	<input type="checkbox"/> Others _____			

Partner⁵, Current Principal Shareholder(s)⁵, and Beneficial Owner⁶ Partner _____ % Principal Shareholder _____ % Beneficial Owner _____ %

Mr Miss Mrs Ms Full Name in English

Full Name in Chinese Date of Birth (DD/MM/YY) Country/Territory of Birth

ID Document Type HKID Passport Travel Document Others _____
 ID Document No. _____

Multiple Nationality Yes No Nationality⁷

Nationality²⁷ Nationality³⁷

Occupation

Contact Information	Home ()	Mobile ⁸ /Pager ()
	Fax No. ()	Office ()
	E-mail Address	

Current Residential Address⁹ _____

 Territory and Country _____

Address Effective Date (MM/YY)

Previous Address (Please specify if length of residence at current residential address is less than 3 years)

 Territory and Country _____

Permanent Residential Address⁹ Same as Current Residential Address Other Address, please specify:

 Territory and Country _____

If there is a difference between Nationality and Permanent Residential Address, please provide the reason:

A003
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A301

A001
A002
A101
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BBD17A-R66(YX) 4-42 04/24 E <BBD17A>

Account No. - - 883

B. Details of Relevant Persons (Cont.)

Relevant Person 2.	<input type="checkbox"/> Sole Proprietorship (S)	<input type="checkbox"/> Partner (N)	<input type="checkbox"/> Director (T) ¹	<input type="checkbox"/> Authorised Signer (Y) ²
	<input type="checkbox"/> Authorised Channel User	<input type="checkbox"/> Managing Director	<input type="checkbox"/> Settlor	<input type="checkbox"/> Protector
	<input type="checkbox"/> Trustee	<input type="checkbox"/> Key Controller ³	<input type="checkbox"/> Direct Appointee ⁴	
	<input type="checkbox"/> Others _____			

Partner⁵, Current Principal Shareholder(s)⁵, and Beneficial Owner⁶ Partner _____ % Principal Shareholder _____ % Beneficial Owner _____ %

Mr Miss Mrs Ms Full Name in English

Full Name in Chinese _____ Date of Birth (DD/MM/YY) _____ Country/Territory of Birth _____

ID Document Type HKID Passport Travel Document Others _____
 ID Document No. _____

Multiple Nationality Yes No Nationality¹ ⁷ _____

Nationality² ⁷ _____ Nationality³ ⁷ _____

Occupation _____

Contact Information	Home () _____	Mobile ⁸ /Pager () _____
	Fax No. () _____	Office () _____
	E-mail Address _____	

Current Residential Address⁹ _____

 Territory and Country _____

Address Effective Date (MM/YY) _____

Previous Address (Please specify if length of residence at current residential address is less than 3 years)

 Territory and Country _____

Permanent Residential Address⁹ Same as Current Residential Address Other Address, please specify:

 Territory and Country _____

If there is a difference between Nationality and Permanent Residential Address, please provide the reason:

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BBD17A-R66(YX) 5-42 04/24 E <BBD17A>

Account No. - - 883

B. Details of Relevant Persons (Cont.)

Relevant Person 3.	<input type="checkbox"/> Sole Proprietorship (S)	<input type="checkbox"/> Partner (N)	<input type="checkbox"/> Director (T) ¹	<input type="checkbox"/> Authorised Signer (Y) ²
	<input type="checkbox"/> Authorised Channel User	<input type="checkbox"/> Managing Director	<input type="checkbox"/> Settlor	<input type="checkbox"/> Protector
	<input type="checkbox"/> Trustee	<input type="checkbox"/> Key Controller ³	<input type="checkbox"/> Direct Appointee ⁴	
	<input type="checkbox"/> Others _____			

Partner⁵, Current Principal Shareholder(s)⁵, and Beneficial Owner⁶ Partner _____ % Principal Shareholder _____ % Beneficial Owner _____ %

Mr Miss Mrs Ms Full Name in English

Full Name in Chinese _____ Date of Birth (DD/MM/YY) _____ Country/Territory of Birth _____

ID Document Type HKID Passport Travel Document Others _____
 ID Document No. _____

Multiple Nationality Yes No Nationality¹ ⁷ _____

Nationality² ⁷ _____ Nationality³ ⁷ _____

Occupation _____

Contact Information	Home () _____	Mobile ⁸ /Pager () _____
	Fax No. () _____	Office () _____
	E-mail Address _____	

Current Residential Address⁹ _____

 Territory and Country _____

Address Effective Date (MM/YY) _____

Previous Address (Please specify if length of residence at current residential address is less than 3 years)

 Territory and Country _____

Permanent Residential Address⁹ Same as Current Residential Address Other Address, please specify:

 Territory and Country _____

If there is a difference between Nationality and Permanent Residential Address, please provide the reason:

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BBD17A-R66(YX) 6-42 04/24 E <BBD17A>

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Account No. - - 883

B. Details of Relevant Persons (Cont.)

Relevant Person 4.	<input type="checkbox"/> Sole Proprietorship (S)	<input type="checkbox"/> Partner (N)	<input type="checkbox"/> Director (T) ¹	<input type="checkbox"/> Authorised Signer (Y) ²
	<input type="checkbox"/> Authorised Channel User	<input type="checkbox"/> Managing Director	<input type="checkbox"/> Settlor	<input type="checkbox"/> Protector
	<input type="checkbox"/> Trustee	<input type="checkbox"/> Key Controller ³	<input type="checkbox"/> Direct Appointee ⁴	
	<input type="checkbox"/> Others _____			

Partner⁵, Current Principal Shareholder(s)⁵, and Beneficial Owner⁶ Partner _____ % Principal Shareholder _____ % Beneficial Owner _____ %

Mr Miss Mrs Ms Full Name in English

Full Name in Chinese _____ Date of Birth (DD/MM/YY) _____ Country/Territory of Birth _____

ID Document Type HKID Passport Travel Document Others _____
 ID Document No. _____

Multiple Nationality Yes No Nationality¹ ⁷ _____

Nationality² ⁷ _____ Nationality³ ⁷ _____

Occupation _____

Contact Information	Home () _____	Mobile ⁸ /Pager () _____
	Fax No. () _____	Office () _____
	E-mail Address _____	

Current Residential Address⁹ _____

 Territory and Country _____

Address Effective Date (MM/YY) _____

Previous Address (Please specify if length of residence at current residential address is less than 3 years)

 Territory and Country _____

Permanent Residential Address⁹ Same as Current Residential Address Other Address, please specify:

 Territory and Country _____

If there is a difference between Nationality and Permanent Residential Address, please provide the reason:

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BBD17A-R66(YX) 7-42 04/24 E <BBD17A>

Account No. - - 883

B. Details of Relevant Persons (Cont.)

Relevant Person 5.	<input type="checkbox"/> Sole Proprietorship (S)	<input type="checkbox"/> Partner (N)	<input type="checkbox"/> Director (T) ¹	<input type="checkbox"/> Authorised Signer (Y) ²
	<input type="checkbox"/> Authorised Channel User	<input type="checkbox"/> Managing Director	<input type="checkbox"/> Settlor	<input type="checkbox"/> Protector
	<input type="checkbox"/> Trustee	<input type="checkbox"/> Key Controller ³	<input type="checkbox"/> Direct Appointee ⁴	
	<input type="checkbox"/> Others _____			

Partner⁵, Current Principal Shareholder(s)⁵, and Beneficial Owner⁶ Partner _____ % Principal Shareholder _____ % Beneficial Owner _____ %

Mr Miss Mrs Ms Full Name in English

Full Name in Chinese Date of Birth (DD/MM/YY) Country/Territory of Birth

ID Document Type HKID Passport Travel Document Others _____

ID Document No. _____

Multiple Nationality Yes No Nationality¹ ⁷

Nationality² ⁷ Nationality³ ⁷

Occupation

Contact Information	Home ()	Mobile ⁸ /Pager ()
	Fax No. ()	Office ()
	E-mail Address	

Current Residential Address⁹ _____
Territory and Country _____

Address Effective Date (MM/YY)

Previous Address (Please specify if length of residence at current residential address is less than 3 years)
Territory and Country _____

Permanent Residential Address⁹ Same as Current Residential Address Other Address, please specify:
Territory and Country _____

If there is a difference between Nationality and Permanent Residential Address, please provide the reason:

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A301

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A002
A101
K101

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BBD17A-R66(YX) 8-42 04/24 E <BBD17A>

Account No.

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- 883

Part 2: List of All Directors/Authorised Signers² (who have not provided details in Part B1 above)

	Full Name in English	ID Document Type	ID Document No.	Title
1		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
2		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
3		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
4		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
5		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
6		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
7		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
8		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
9		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y
10		<input type="checkbox"/> HKID <input type="checkbox"/> Passport <input type="checkbox"/> Travel Document <input type="checkbox"/> Others _____		<input type="checkbox"/> T <input type="checkbox"/> Y

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Account No. - - 883

Part 3: Corporate Directors/Corporate Shareholder⁵/Corporate Trustee/Corporate Settlor/Corporate Protector (if applicable)

1.	Capacity	<input type="checkbox"/> Director	<input type="checkbox"/> Trustee	<input type="checkbox"/> Settlor	<input type="checkbox"/> Protector
		<input type="checkbox"/> Principal Shareholder - Shares/Voting Rights _____ % (Only need to fill in Company Name and Registered Number)			

Company Name in English _____

Company Name in Chinese _____

Registered Number

Certificated Incorporation: C _____ Business Registration Certificate: B _____

Other Registration Certificate: X _____

A301
A002
A003
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K011

Nature of Business	Country/Territory of Registration
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Date of Incorporation/Establishment(DD/MM/YY)	Company Type
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Location of Business	Location of Headquarters	Telephone No. ()
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Registered Address

_____ Territory and Country _____

Business Address Same as above Other: _____

_____ Territory and Country _____

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BBD17A-R66(YX) 10-42 04/24 E <BBD17A>

Account No. - - 883

Part 3: Corporate Directors/Corporate Shareholder⁵/Corporate Trustee/Corporate Settlor/Corporate Protector (if applicable) (Cont.)

2.	Capacity	<input type="checkbox"/> Director	<input type="checkbox"/> Trustee	<input type="checkbox"/> Settlor	<input type="checkbox"/> Protector
		<input type="checkbox"/> Principal Shareholder - Shares/Voting Rights _____ % (Only need to fill in Company Name and Registered Number)			

Company Name in English _____

Company Name in Chinese _____

Registered Number
 Certificated Incorporation: C _____ Business Registration Certificate: B _____
 Other Registration Certificate: X _____

Nature of Business	Country/Territory of Registration
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Date of Incorporation/Establishment(DD/MM/YY)	Company Type
---	--------------

Location of Business	Location of Headquarters	Telephone No. ()
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Registered Address

 _____ Territory and Country _____

Business Address Same as above Other: _____

 _____ Territory and Country _____

Notes:

- Where applicable, please provide individual details of at least one director. If the number of directors constituting a quorum for the Meeting as referred to in Section N (Certification and Declaration) is more than one, individual details of the additional director(s) should also be provided. Hang Seng reserves the right to request additional information regarding the relevant person(s).
- The signing arrangement for authorised signers is more particularly set out in Section N (Certification and Declaration).
- Key Controller:
 Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives. It can be a corporate entity. Key Controllers include:
 - Chief Executive Officer (CEO) / Managing Director
 - Chief Financial Officer (CFO) / Head of Finance
 - Chief Operating Officer (COO) / Head of Operations
 - Managing Partner
 - Chairman / Deputy Chairman of Board
 - Chairman of the Audit / Remuneration / Risk Committee
 - Authorised Signatory with sole signing authority
 - Nominee
 - Powers of Attorney
- Direct Appointee:
 Direct Appointee is an individual authorised under an executed instrument of the entity to act on its behalf with respect to the banking relationship, and to appoint authorised signatories or delegate authority to others to represent the business in limited circumstances, Direct Appointee is typically appointed by the Board of Directors or Key Controllers.

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BBD17A-R66(YX) 11-42 04/24 E <BBD17A>

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Account No.

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- 883

Part 3: Corporate Directors/Corporate Shareholder⁵/Corporate Trustee/Corporate Settlor/Corporate Protector (if applicable) (Cont.)

5. A partner/principal shareholder is a person who is entitled to exercise, or control the exercise, of 10% or more of the voting rights of the Applicant. For principal shareholders that are corporate bodies, please also provide details of the corresponding individual beneficial owner(s). None of the shares are held in the form of bearer shares; if otherwise, please complete "Bearer Shares Declaration Form" (OSCO10).
6. Beneficial owner:
- (a) In relation to a corporation (if fulfills any of the following criteria); means an individual who,
- owns or controls, directly or indirectly, including through a trust or bearer share holding, not less than 10% of the issued share capital of the corporation; or
 - is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights at general meetings of the corporation; or
 - exercises ultimate control over the management of the corporation; or
 - if the corporation is acting on behalf of another person, means the other person.
- (b) In relation to a partnership (if fulfills any of the following criteria); means an individual who,
- is entitled to or controls, directly or indirectly, not less than 10% share of capital or profits of the partnership; or
 - is directly or indirectly, entitled to exercise or control the exercise of not less than 10% of the voting rights in the partnership; or
 - exercises ultimate control over the management of corporation; or
 - if the partnership is acting on behalf of another person, means the other person.
- (c) In relation to a trust (if fulfills any of the following criteria); means an individual who,
- is entitled to a vested interest in not less than 10% of the capital of the trust property, whether the interest is in possession or in the remainder or reversion and whether it is defeasible or not; or
 - the settlor of the trust; or
 - a protector or enforcer of the trust; or
 - an individual who has ultimate control over the trust.
- (d) In relation to an unincorporated body other than (a) to (c) (if fulfills any of the following criteria): means an individual who,
- ultimately owns or controls the unincorporated body; or
 - if the unincorporated body is acting on behalf of another person, mean the other person.
- If the Applicant has a number of layers of companies in its ownership structure, please provide an organisation chart showing the chain of ownership to the corresponding ultimate beneficial owner(s).
7. For non-Hong Kong permanent identity card holder, proper documentary proof may be required upon request.
8. Each Hang Seng Business e-Banking Primary User must provide a valid mobile number to receive an authentication code via SMS for first time registration purpose.
9. Corresponding documentary proof may be required upon request.

C. Account Statement

Monthly Statement Date

Consolidated Statement	<input type="checkbox"/> I/We agree and acknowledge that Hang Seng will incorporate the information of all banking product(s) ¹ which are from time to time maintained with or provided by Hang Seng (or any of its subsidiaries) under the same business identification document(s) as the above Business Integrated Account (regardless of the account correspondence address) into the Account Statement of the above Business Integrated Account. If I/we decide not to incorporate the information of all banking product(s) into the Account Statement of the above Business Integrated Account, I/we should notify Hang Seng in writing. Note: 1. Hang Seng has the sole discretion to determine the banking products to be printed in the Account Statement.
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Default to receive e-Statement:

If you apply for Hang Seng Business e-Banking under Section E at the time of the above Business Integrated Account application and successfully register for Hang Seng Business e-Banking, you will automatically receive e-Statement for the above Business Integrated Account / Consolidated Statement (if applicable) by default. The paper statements of the above Business Integrated Account / paper version of Consolidated Statements (if applicable) will no longer be sent to you by post. The e-Statement / Consolidated e-Statement (if applicable) will bear the same content as the paper version.

Please note e-Statements for the above Business Integrated Account / Consolidated Statement (if applicable) will be available for viewing by all Primary Users and authorised Secondary Users (if any) of the Hang Seng Business e-Banking portfolio(s) to which such e-Statements of the above Business Integrated Account/Consolidated Statement (if applicable) will be placed for a certain period as Hang Seng may determine from time to time, irrespective of their existing scope of authority in terms of viewing of your information.

If you require paper statements, please instruct your Primary Users to log in to Hang Seng Business e-Banking and select "e-Services" > "Maintain e-Statement" in the menu to change your statement settings.

D. Cheque Book Application

<input type="checkbox"/> Please mail to me/us one cheque book to the Correspondence Address of the above Business Integrated Account: <ul style="list-style-type: none"> <input type="checkbox"/> By Ordinary Mail <input type="checkbox"/> By Courier and debit the charge to the Hong Kong Dollar Savings Account of the above Business Integrated Account
<input type="checkbox"/> Please do not issue cheque book until further request.

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BBD17A-R66(YX) 12-42 04/24 E <BBD17A>

A83

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E. Phone Banking/ATM/Hang Seng Business e-Banking Services (Cont.)

Hang Seng Business e-Banking Services – Services Settings

Management Control Function ¹²	<input type="checkbox"/> One Primary User or any one of the Primary Users perform singly; or <input type="checkbox"/> Two Primary Users perform jointly			
Maximum Portfolio Daily Limit(s) and Limit Set-Up ¹³	Service	Limit Set-Up	Maximum Limit (HKD)	Default Limit ¹⁴ (HKD)
	Fund Transfer among Designated Account(s) ^{# 15} (Max. User Daily Limit(s) for the PU(s))	HKD	100,000,000	0
	Autopay (AutoPayment/Payroll) ^{# 16, 19}	HKD	3,000,000	0
	Fund Transfer to Designated Beneficiary Accounts ¹⁷	HKD	20,000,000	0
	Fund Transfer to Non-Designated Beneficiary Accounts ^{18,19}	HKD	2,000,000	0
	Bill Payment	HKD	1,000,000	3,000
MPF Services ²⁰	MPF Employer ID: <input type="text"/> MPF Pay Centre ID [^] : <input type="text"/>			
	Transaction Limits for Remittance Statement (per PU): HKD <input type="text"/>			
Life Insurance ²¹	Policy Number 1: <input type="text"/> Policy Number 2: <input type="text"/>			

Notes: # These fields are mandatory if you set Hang Seng Business e-Banking as the Payroll File Submission Channel.
 ^ Please use Hang Seng Business e-Banking Services Supplementary Sheet A (IB3A) if you need additional MPF Pay Centre input fields.

Notes:

- For Phone Banking and/or ATM Services: Authorised Channel User(s) refer(s) to Authorised Phone Banking User(s) and/or Authorised Hang Seng Cardholder(s) as defined in the Terms and Conditions of the above Business Integrated Account.
 For Hang Seng Business e-Banking Services: Authorised Channel User(s) refers/refer to Primary User(s) as defined in the Terms and Conditions or other documents from time to time governing the use of Hang Seng Business e-Banking. "Authorised Channel User(s)" and "Primary User(s)" are used interchangeable herein.
- For Phone Banking Services: **Designated Account(s) refer(s) to the above Business Integrated Account and other account(s) to be specified in any subsequent "Supplementary Sheet to Phone Banking Services for Business Integrated Account (Application/Amendment)" (BBD19)**
 For ATM Services: Designated Account(s) refer(s) to Hong Kong Savings and Current Accounts under the above Business Integrated Account as well as the Linked Account specified for each ATM card.
 For Hang Seng Business e-Banking Services: Designated Account(s) refer(s) to **all existing and future account(s)** (except credit card account(s) which carry(ies) the same Business Identification Number as the above Business Integrated Account opened at Hang Seng for up to a maximum of 50 accounts and all MPF account(s) and policy(ies) as specified in Section E of this Application Form.
- To apply for more designated phone banking/ATM Services Users other than the one(s) stated in this application form, please complete "Integrated Business Solutions Account Amendment Form" (BBD18).** Company can designate a maximum of 99 phone banking users and apply for a maximum of 6 cards which includes a maximum of 3 ATM Cards (maximum of Deposit Cards plus ATM Cards per account is 6). Fund may be deposited in, withdrawn from and/or transferred among the Designated Accounts, and may be transferred to other non-designated accounts and/or person.
 In addition to ATM, an Authorised Hang Seng Cardholder may activate and set the overseas ATM cash withdrawal limit of the Designated Account(s) via Hang Seng Business e-Banking or Phone Banking provided that such Authorised Hang Seng Cardholder is also the Primary User or Secondary User of Hang Seng Business e-Banking or, as the case may be, the Authorised Phone Banking User, and is authorized to operate such Designated Account(s) through such channel.
- The authorisation arrangement for Authorised Channel User is more particularly set out in Section N (Certification and Declaration). Please provide further individual details of Authorised Channel User(s) by completing Section B (Details of Relevant Persons).
- If the customer would like to Collect on Spot, the Authorised Channel User (s) will receive the following items:
1st Authorised Channel User: Hang Seng Card, Hang Seng Card PIN, Deposit Card, Phone Banking PIN, Hang Seng Business e-Banking PIN and Security Device
2nd Authorised Channel User: Hang Seng Business e-Banking PIN and Security Device
- If the customer would like to choose courier service, the Authorised Channel User(s) will each receive two packages delivered to customer's correspondence address and the packages will include the following items.
1st Authorised Channel User:
1st package: Hang Seng Card, Deposit Card, Hang Seng Business e-Banking Security Device
2nd package: Hang Seng Card PIN, Phone Banking PIN, Hang Seng Business e-Banking PIN
2nd Authorised Channel User:
1st package: Hang Seng Business e-Banking Security Device
2nd package: Hang Seng Business e-Banking PIN
 A service charge will be debited from the above Business Integrated Account upon successful account opening. Please visit hangseng.com for the latest service charge.

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BBD17A-R66(YX) 14-42 04/24 E <BBD17A>

E. Phone Banking/ATM/Hang Seng Business e-Banking Services (Cont.)

7. When customers request to collect the Card/PIN via Branch and Mail, the ATM Card PIN and Deposit Card will be mailed to the correspondence address of the above Business Integrated Account, while the Phone Banking PIN and/or ATM Card will be delivered to the designated Hang Seng branch for collection. Customer will need to enable Mobile Security Key to access Hang Seng Business e-Banking services.
8. Linked Account should carry the same Business Identification Number as the above Business Integrated Account.
9. If user contains Security Device: Each Hang Seng Business e-Banking Primary User will require an authentication code, a set of PIN consisting of alpha and numeric characters and a Security Device for first time service registration. The authentication code will be sent via SMS to the mobile phone number specified above. The mobile phone number provided will also be used for receiving default mobile reminders (including SMS and WeChat) and e-Alert sent by Hang Seng by default. The Primary User may change the default setting by logging on to Hang Seng Business e-Banking.
If user without Security Device: Each Hang Seng Business e-Banking Primary User will receive a Hang Seng Business e-Banking Registration e-mail that contains "Principal Account Number" and "Your Short Name" by e-mail address specified above for first time registration of Business e-Banking. The mobile phone number provided will be used for receiving default mobile reminders (including SMS and WeChat) and e-Alert sent by Hang Seng by default. The Primary User may change the default setting by logging on to Hang Seng Business e-Banking.
10. The Primary User must be the account mandate signatory of one or more of the Applicant's accounts and has the overall administration and control rights of the Hang Seng Business e-Banking. The Applicant may designate up to two Primary Users if necessary.
11. Short Name is a nickname of 6-alpha-numeric characters. Please make it clear for the English Characters eg "O" or "I" and Numeric Character "0" or "1".
12. Customers may authorise either one Primary User singly or two Primary Users jointly to perform the management control function ("Management Control Function") to set up, modify or delete certain access rights, transaction limits or profile of the users ("User Profile") and to administer the settings of certain services, products or accounts ("Service Settings") within Hang Seng Business e-Banking Services, unless otherwise specified or required by Hang Seng. Hang Seng may determine from time to time without notice which User Profile and Service Settings may be set up, modified, deleted or administered by the performance of the Management Control Function by the Primary User(s).
13. Hang Seng has the right, in its absolute discretion, to reduce or re-set daily limits (whether designated by you or Hang Seng) to a lower value or down to zero if you, the Primary User(s) or the Secondary User(s) have not utilised the relevant Hang Seng Business e-Banking Services for a period of time that Hang Seng may designate from time to time or if Hang Seng, in its absolute discretion, determines that any daily limit (whether designated by you or Hang Seng) does not commensurate with your past account transactions or business needs.
14. The Maximum Portfolio Daily Limit for the respective Services will be set to the Default Limit unless the preferred limit is filled. Please also note that the preferred limit for Bill Payment may be set from zero to HK\$1 million.
15. If this field is left blank, the default limit will be set at zero. This Maximum Daily Limit for Fund Transfer will automatically apply to each Designated Account(s), including the Principal Account as at the date hereof as the Maximum User Daily Limit(s) for each of the Primary User(s).
16. If the Autopay services are in relation Payroll services, please provide Payroll information by completing Section J (Payroll Services). If this field is left blank, the default limit will be set at zero.
17. This service includes transfer from the Designated Account(s), i.e. current, saving and/or integrated accounts, to Designated third party beneficiary accounts maintained with Hang Seng or any other banks ("Designated Beneficiary Accounts"). It requires the pre-designation of beneficiary accounts through Hang Seng Business e-Banking for transfer to Designated Beneficiary Accounts.
18. This service includes transfer from the Designated Accounts, i.e. current, saving and / or integrated accounts, to any account(s) of any third party maintained with Hang Seng or any other banks which is/are not designated under paragraph 16 above ("Non-Designated Beneficiary Accounts").
19. Maximum Daily Limit for "Fund Transfer to Non-Designated Beneficiary Account" and "AutoPayment" via Hang Seng Business e-Banking will be reset to HK\$0 if such services have not been used for 12 consecutive months.
20. Please complete and return the Hang Seng Mandatory Provident Fund - Direct Debit Authorisation (Employer) [HA14] to set up a new direct debit account for MPF Services. The Direct Debit Authorisation service is not subject to Portfolio Daily Limits and User Daily Limits.
21. This service includes an insurance overview of the Applicant's in force life insurance policy (policies) with Hang Seng Insurance Company Limited.

F. Securities / Investment Funds Sub-account ("Investment Sub-account(s)")

- I/We wish to activate the following Investment Sub-account(s) under the above Business Integrated Account and subject to the Terms and Conditions applicable from time to time for the above Business Integrated Account and such other Terms and Conditions as Hang Seng may prescribe, as they may be amended from time to time. I/We also authorise the Authorised Signer(s) to complete Section H (Risk Profiling Questionnaire) and Section I (Risk Disclosure Statements Relating to Trading of Securities/Investment Funds) (For the Securities/Investment Funds Sub-account only).
- Securities A/C No. (085)
- Investment Funds A/C No. (382)
- Settlement and Dividend A/C No.
- Hong Kong Dollar Savings Account of the above Business Integrated Account (883)
- Hong Kong Dollar Current Account of the above Business Integrated Account (001)

For Securities Sub-account Only

I/We confirm that all the Authorised Signer(s) was/were provided the "Derivative Products Traded on Hong Kong Exchanges and Clearing Limited and Overseas Exchanges and Relevant Risks" in the language of his/her/their choice (English or Chinese) and All the Authorised Signer(s) has/have read and understood the nature and risks related to the financial derivative products traded on HKEX and Overseas Exchanges.

For Investment Funds Sub-account Only

I/We confirm to receive all distribution in cash, if any, in the base currency of the investment funds from time to time held in my/our Investment Funds Sub-account and request Hang Seng to credit the same to the relevant currency account under the above Business Integrated Account after deducting the necessary charges, if any.

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BBD17A-R66(YX) 15-42 04/24 E <BBD17A>

F. Securities / Investment Funds Sub-account ("Investment Sub-account(s)") (Cont.)

Remarks:

1. Investment involves risks. The price of investment products and the income from them may go up as well as down. You are advised to understand the features and risks of the investment products before making any investment decision.
2. Hang Seng will retain the information provided by you and refer to and rely on such information when needed unless Hang Seng is informed by your establishment of any changes to such information.
3. Hang Seng has an absolute discretion to reject in whole or in part an application for subscription of Units and/or an application for switching to another Fund which Hang Seng reasonably suspects to be associated with market timing practices, without disclosing the reason therefor.

Declarations:

For Sole Proprietorship/Partnership

- a. I/We confirm that I am/we are acting as principal in relation to the above Business Integrated Account (including Securities/Investment Funds Sub-account).
- b. I/We understand that Hang Seng can act as either a principal or an agent in securities/investment funds trading.
- c. I/We understand and accept the relevant charges of Hang Seng Securities/Investment Funds/Certificates of Deposit Services.
- d. I/We understand that a sole proprietor/partnership cannot be a registered owner of Hong Kong listed shares, therefore the shares cannot be subsequently changed to be under the name of the sole proprietor/partnership. I/We can only request the transfer of the shares to another nominee company or to dispose them through Hang Seng or other brokers.
- e. I/We confirm that I am/we are not employed by a Licensed Corporation or a Registered Institution to carry out any regulated activities as defined under the Securities and Futures Ordinance OR I/ we confirm that I am/we are employed by a Licensed Corporation or a Registered Institution to carry out any regulated activities as defined under the Securities and Futures Ordinance and have obtained my/our employer's written consent for the opening and operation of this Securities/Investment Funds Sub-account. I/We also undertake to notify Hang Seng in case there is any change in status immediately.
- f. I/We hereby confirm that I/we and the Authorised Person(s) (if applicable) am/are not a resident of the United States of America ("US") or Canada ("CA"), whether for the US or CA securities or tax laws or for any other purposes. I/We confirm that my/our/the Authorised Persons' correspondence address(es) is/are not in the US or CA. I/We also confirm that I/we and the Authorised Person(s) (if applicable) am/are not acting as agent on behalf of any US and/or CA resident. I/ We undertake to immediately notify Hang Seng should I/we and the Authorised Person(s) (if applicable) become or be deemed to be resident of the US or CA at any future time.
- g. I/We hereby confirm that I/we and the Authorised Person(s) (if applicable) am/are not a citizen of the Korea ("KO") with my/our residential or correspondence address in KO. I/We undertake to immediately notify Hang Seng should I/we and the Authorised Person(s) (if applicable) become or be deemed to be citizen of the KO with residential or correspondence address in the KO at any future time.
- h. I/We confirm that the Sole Proprietorship/Partnership company is not established in the US, CA, or KO and its registered, correspondence and/or business address is/are not in the US, CA, or KO. I/We also confirm that the Sole Proprietorship/Partnership company does not have any branch and/or liaison office in KO.
- i. (Applicable only in the case of Securities Sub-Account) I/We confirm that the Sole Proprietorship/Partnership company is not established in Singapore ("SG") and its registered, correspondence and/or business address is/are not in SG. I/We undertake to immediately notify Hang Seng should the Sole Proprietorship/Partnership company become or be deemed to be established in SG and/or with its registered, correspondence and/or business address is/are in SG at any future time.
- j. I/We and the Authorised Person(s) (if applicable) am/are not a US/Canadian citizen(s) working in the US/CA embassy or military base.
- k. (Applicable only in the case of Investment Funds Sub-Account) I/We and the Authorised Person(s) (if applicable) am/are not a US citizen. I/We also confirmed that I/We and the Authorised Person(s) (if applicable) am/are not acting as agent on behalf of any US citizen. I/We undertakes to notify Hang Seng immediately if I/we and the Authorised Person(s) (if applicable) become or is/are deemed to be US citizen at any future time.
- l. (Applicable only in the case of Certificates of Deposit issued by Hang Seng) I am/we are not a resident of the US or CA or United Kingdom ("UK") or Japan ("JP") or Singapore("SP"), whether for the US, CA, UK, JP or SP securities or tax laws, or for any other purposes. I/We also confirm that I am/we are not acting as an agent on behalf of any US, CA, UK, JP and/or SP resident. I/We undertake to immediately notify Hang Seng should I/we become or be deemed to be resident of the US or CA or UK or JP or SP at any future time.
- m. Hang Seng reserves the right to reject Securities Sub-Account activation request.
- n. I/We agree that Hang Seng shall have the full discretion at any time to give notice to the Account Holder/the Authorised Person(s) to suspend the authority of the Authorised Person(s) to operate the Securities/Investment Funds Sub-Account under the above Business Integrated Account without giving any reason therefor.

For Limited Company

- a. We confirm that the Company is acting as principal in relation to the above Business Integrated Account (including Securities/Investment Funds Sub-account).
- b. We understand that Hang Seng can act as either a principal or an agent in securities/investment funds trading.
- c. We understand and accept the relevant charges of Hang Seng Securities/Investment Funds/Certificates of Deposit Services.
- d. We confirm that the Authorised Person(s) are not residents of the United States of America ("US") or Canada ("CA"), whether for tax, securities laws of the US or CA or any other purposes. We confirm that the correspondence address(es) of the Authorised Person(s) is/are not in the US/CA. We also confirm that the Company is not acting as agent on behalf of any US and/or CA resident. We undertake to notify Hang Seng immediately if any such person(s) of the Company becomes or is/are deemed to be resident(s) of the US or CA at any future time. We confirm that the Company is not a company incorporated in the US, CA or Korea ("KO") and its registered, correspondence and/or business address is/are not in US, CA or KO. We also confirm that the company does not have any branch and/or liaison office in KO.
- e. (Applicable only in the case of Securities Sub-Account) We confirm that the Company is not incorporated in Singapore ("SG") and its registered, correspondence and/or business address is/are not in SG. We undertake to immediately notify Hang Seng should the Company become or be deemed to be incorporated in SG and/or with its registered, correspondence and/or business address is/are in SG at any future time.

F. Securities / Investment Funds Sub-account ("Investment Sub-account(s)") (Cont.)

For Limited Company

- f. (Applicable only in the case of Securities Sub-Account) I/We shall be solely responsible for all the taxes and duties arising from trading of overseas securities.
- g. (Applicable only in the case of Securities Sub-Account) I am/We are required to settle all payments in relation to overseas securities trading in the currency in which the relevant overseas securities is denominated. If my/our settlement account does not have sufficient fund, I/We agree that Hang Seng shall have the right to debit the relevant amount from my/our other accounts maintained with Hang Seng.
- h. (Applicable only in the case of Investment Funds Sub-Account) We confirm that the Authorised Person(s) are not US citizens. We also confirmed that the Company is not acting as agent on behalf of any US citizen. We undertakes to notify Hang Seng immediately if any such person(s) of the Company becomes or is/are deemed to be US citizen at any future time.
- i. (Applicable only in the case of Certificates of Deposit issued by Hang Seng) We confirm that all persons of the Company authorised to give instruction in relation to the Company's account(s) held with Hang Seng are not residents in the US or CA or United Kingdom ("UK") or Japan ("JP") or Singapore ("SP"), whether for US, CA, UK, JP or SP securities or tax laws or for any other purposes. We also confirm that any such person(s) of the Company is/are not acting as an agent on behalf of any US, CA, UK, JP or SP resident. We undertake to immediately notify Hang Seng should any such person(s) of the Company becomes or is/are deemed to be resident(s) in the US or CA or UK or JP or SP at any future time. We confirm that the Company is not a company incorporated in the US or CA or UK or JP or SP.
- j. Hang Seng reserves the right to reject Securities Sub-Account activation request.
- k. I/We agree that Hang Seng shall have the full discretion at any time to give notice to the Account Holder/the Authorised Person(s) to suspend the authority of the Authorised Person(s) to operate the Securities/Investment Funds Sub-Account under the above Business Integrated Account without giving any reason therefor.

G. Additional Terms governing Capital Protected Investment Deposit/MaxiInterest Investment Deposit

I/We agree to the following additional terms and conditions ("Additional Terms") governing MaxiInterest Investment Deposit/Currency-Linked Capital Protected Investment Deposit of Hang Seng. I/We also authorise the Authorised Signer(s) to complete Section H (Risk Profiling Questionnaire):

1. I/We agree with Hang Seng that I/we may from time to time place MaxiInterest Investment Deposit/Currency-Linked Capital Protected Investment Deposit (each an "Investment Deposit") with Hang Seng to be subject to (i) the MaxiInterest Investment Deposit Terms and Conditions and/or the Currency-Linked Capital Protected Investment Deposit Terms and Conditions (as the case may be) of Hang Seng (each an "Investment Deposit Terms and Conditions"), all as amended and supplemented from time to time; (ii) these Additional Terms; and (iii) the terms and conditions of the account ("Account Terms and Conditions") under which the relevant Investment Deposit is booked or recorded. Where there is any inconsistency between these Additional Terms, the Account Terms and Conditions and the relevant Investment Deposit Terms and Conditions, the relevant Investment Deposit Terms and Conditions shall prevail. Where there is any inconsistency between the Account Terms and Conditions and these Additional Terms, these Additional Terms shall prevail. Unless otherwise defined herein, capitalised terms used under this section shall have the same meaning as defined in the relevant Investment Deposit Terms and Conditions. The latest version(s) of the applicable Investment Deposit Terms and Conditions as at the date hereof are enclosed with this Application Form.
2. **I/We confirm that I/we have received and have read, understood and accepted the applicable Investment Deposit Terms and Conditions, the Important Facts Statement of the Investment Deposit that I/we agree to place with Hang Seng, and in particular any risk disclosure statements set out therein.**
3. I/We agree for Hang Seng to provide or transact with me/us such foreign exchange trading contracts and hereby authorise Hang Seng to call and/or communicate with us by any means for the purpose of, or otherwise in connection with, such foreign exchange trading contracts.
4. I am/We are aware and accept that the risks of the Investment Deposits include:
 - (a) **in respect of Currency-Linked Capital Protected Investment Deposit ("CPI Deposit")**
"Earnings on CPI Deposit are limited to the Return or Coupon (if any) payable. There is an inherent risk that only (i) (for CPI Deposit with potential multi-coupon) Coupon calculated at the Minimum Coupon Rate (which may be zero) will be payable to the investors on the Coupon Distribution Date(s) and only the Guaranteed Principal and the Coupon (calculated at the Minimum Coupon Rate (which may be zero)) in respect of the last Coupon Determination Date or last Observation Period will be payable to investors on the Maturity Date; or (ii) (for other types of CPI Deposit) Guaranteed Principal and Return calculated at the Minimum Return Rate (which may be zero) will be payable to investors on the Maturity Date, if market conditions operate against investors. CPI Deposit cannot be withdrawn or terminated by investors prior to the Maturity Date without the Bank's prior consent. Investors will lose the guarantee on Principal and may not be entitled to any Return/Coupon if the CPI Deposit is withdrawn/terminated by investors priority to maturity. The Bank shall be entitled to deduct certain costs of the Bank from the Principal Amount and Return/Coupon of the CPI Deposit upon the early withdrawal/termination of the CPI Deposit and such costs may off-set or even exceed any Return/Coupon that investors may have received in respect of the CPI Deposit. No further Coupon shall be payable to investors if the CPI Deposit is early withdrawn/terminated (applicable to CPI Deposit with potential multi-coupon). Investors may also be liable for any taxes (if any) incurred from investing in the CPI Deposit. The relevant Important Facts Statements CPI Deposit contain fuller risk disclosure statements relating to CPI Deposit. However, potential investors should note that the risks disclosed may not be exhaustive and thus they should consider their own circumstances before making any decision. Potential investors should seek professional advice before placing CPI Deposit if necessary."
 - (b) **in respect of MaxiInterest Investment Deposit ("MXI Deposit")**
"MXI Deposit is not capital-protected and is not normal time deposit, and thus should not be considered as normal time deposit or its alternative. Earnings of MXI Deposit are limited to the nominal interest payable thereon; investors should seek professional advice where necessary; investors should understand that the risks to be assumed by investors include (i) as the MXI Deposit and the earnings thereon will be paid in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, investors will have to bear the potential losses due to depreciation; (ii) if a MXI Deposit is withdrawn before maturity, investors will also have to bear the costs involved; and (iii) such losses and costs may reduce the earnings and the Principal Amount of the MXI Deposit. Investment in MXI Deposit is subject to the credit risk of Hang Seng."
5. The confirmations and acknowledgements in paragraph 4 above shall be deemed to be repeated by me/us on each date any transactions in relation to the Investment Deposit is entered into by me/us with Hang Seng pursuant to the terms and conditions herein and the relevant Investment Deposit Terms and Conditions.
6. The rights, powers, remedies and privileges of Hang Seng under these Additional Terms and the relevant Investment Deposit Terms and Conditions (all as amended and supplemented from time to time) shall be cumulative and not exhaustive.

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BBD17A-R66(YX) 17-42 04/24 E <BBD17A>

H. Risk Profiling Questionnaire

Part A Important Information

This questionnaire is provided by Hang Seng Bank Limited ("Hang Seng Bank" or "the Bank") and is intended to help the customer understand its risk profile and investment needs.

The result of this questionnaire is derived from the information the customer has provided to the Bank. The discussions involved in the completion of this questionnaire regarding the needs of the customer and the indicated attitude of the customer towards risk are only meant to be a reference for the customer when making its investment decisions. Any assessment on the customer's risk profile will be based on the information the customer provides to the Bank. Failure of the customer to provide complete, accurate, and up-to-date information will affect the Bank's assessment of the customer's risk profile, investment needs and any services that may be provided.

All investments involve risks. The value of investment may move up or down and may become valueless. Past performance figures shown are not indicative of future performance. Relevant products offering documents should be read for further details.

Risk profile of the "Risk Profiling Questionnaire" will be valid for 1 year from the last updated date. Customer should complete a new questionnaire if there are any changes to the customer's circumstances that may impact its Risk Tolerance Level.

Personal information collected in this questionnaire will be kept confidential by the Bank. The information may be used by the Bank under a duty of confidentiality of the Bank, for designing and/or promoting of financial products or services. The Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance are available at any Hang Seng Bank branch and the Bank's website at www.hangseng.com.

Part B Questionnaire

Part I Questions And Answers

1. **Would your company like to set aside part of your net worth for investments? Please note that there is a potential for loss of your company's capital when investing in any investment products*.**

* Investment products include but not limited to the followings: stocks, investment funds, foreign currencies, commodities (e.g. gold), structured investment products, bonds, warrants, options, futures, capital guaranteed certificate of deposits and margin / leveraged trading or products with investment nature.

- a. No b. Yes

If the choice of the above answer is "a. No", then this questionnaire has been completed.

2. **Do you / Does your company have any knowledge of and/or investment experience in the following investment products: (Please leave it blank if you have no relevant knowledge and / or investment experience)**

		We have <u>knowledge</u> in the following investment product(s) based on education / professional knowledge / other external source	In recent 5 years, our company has <u>investment experience</u> in the following investment product(s) in the Bank or other financial institution(s)
Bonds and Certificate of Deposits	Certificate of Deposits	<input type="checkbox"/>	<input type="checkbox"/>
	Complex Bonds ¹	<input type="checkbox"/>	<input type="checkbox"/>
	Non-complex Bonds ²	<input type="checkbox"/>	<input type="checkbox"/>
	Bonds with Loss Absorption / Contingent Write-Down / Contingent Convertible feature Remark: If customer confirms the company has knowledge and/or investment experience in bonds with Loss Absorption / Contingent Write-Down / Contingent Convertible feature, it implies the company also has knowledge and/or investment experience in complex bonds.)	<input type="checkbox"/>	<input type="checkbox"/>
Investment Funds	SFC Authorised Investment Funds	<input type="checkbox"/>	<input type="checkbox"/>
	SFC Unauthorised Investment Funds	<input type="checkbox"/>	<input type="checkbox"/>
	Exchange-traded Funds ("ETFs")	<input type="checkbox"/>	<input type="checkbox"/>
Equities	Equities	<input type="checkbox"/>	<input type="checkbox"/>
Equity Linked Products	Equity Linked Deposits/Notes	<input type="checkbox"/>	<input type="checkbox"/>
Currency Trading	Currency Trading	<input type="checkbox"/>	<input type="checkbox"/>
Currency Linked Products	MaxiInterest Investment Deposit	<input type="checkbox"/>	<input type="checkbox"/>
	Currency Linked Deposits/Notes	<input type="checkbox"/>	<input type="checkbox"/>
Commodities / Commodity-Linked Structured Products	Commodities	<input type="checkbox"/>	<input type="checkbox"/>
	Commodity-linked structured products	<input type="checkbox"/>	<input type="checkbox"/>
Derivative / Leveraged Products	Options	<input type="checkbox"/>	<input type="checkbox"/>
	Futures	<input type="checkbox"/>	<input type="checkbox"/>
	Warrant	<input type="checkbox"/>	<input type="checkbox"/>
	Callable Bull Bear Contracts	<input type="checkbox"/>	<input type="checkbox"/>
	Leveraged and Inverse products	<input type="checkbox"/>	<input type="checkbox"/>
	Accumulators	<input type="checkbox"/>	<input type="checkbox"/>
	Decumulators	<input type="checkbox"/>	<input type="checkbox"/>
	Share Margin	<input type="checkbox"/>	<input type="checkbox"/>
Foreign Exchange Margin	<input type="checkbox"/>	<input type="checkbox"/>	

¹ Bond with special feature(s) including bonds with perpetual in nature, subordinated ranking, variable interest payment terms, deferral of interest payment terms, extendable maturity dates, contingent write down/loss absorption feature, convertible/exchangeable in nature, derivative features, with multiple credit support providers/guarantors/subsidiaries guarantees, and/ or senior bonds of a bank with loss absorption feature, and/ or bonds comprising one or more special features, are classified as Complex Bonds. Please also fill in "Bonds with Loss Absorption / Contingent Write-Down / Contingent Convertible feature" if customer has knowledge and/or investment experience in such investment products. Please note Hang Seng Bank has determined the classification of complex bond having regard to the guiding principles provided by the SFC. The classification is subject to changes from time to time without prior notification. You may ask your Relationship Manager to advise the updated classification.

² Callable bonds without other special features and bonds without special feature(s) listed above are classified as Non-complex Bonds.

H. Risk Profiling Questionnaire (Cont.)

3. How much of your company's net worth (excluding real estate properties) would your company like to set aside for investment in investment products? (Please tick one only)

- a. ≤ 10% b. ≤ 20% c. ≤ 30% d. ≤ 40% e. >40%

4. Which of the following is the maximum investment time horizon that your company feels comfortable with? (Please tick one only)

- a. Below 1 year b. 3 years or below c. 6 years or below d. 10 years or below e. Over 10 years

5. Which of the following best describes your company's general attitude towards investment return and risks? (Please tick one only)

- a. To protect my capital and to receive returns in line with bank deposits, and we can tolerate minimal (not zero) capital loss.
 b. To seek low to medium level of investment return and we can tolerate low to medium level of capital loss.
 c. To seek medium level of investment return and we can tolerate medium level of capital loss.
 d. To seek higher level of investment return and we can tolerate medium to high level of capital loss.
 e. To maximize my investment return and we can tolerate high level of capital loss, including the possibility of losing more than the capital invested.

6. Which of the following best reflects your company's expectation on investment return fluctuation(p.a.)? (Please tick one only)

- a. From -6% to +6% p.a. b. From -10% to +10% p.a. c. From -18% to +18% p.a.
 d. From -27% to +27% p.a. e. Exceeding all of the above

Note: The actual investment gains and losses may be higher or lower than the percentage stated above.

7. Which of the following best describes the degree of loss your company will tolerate before your company considers selling your investment? (Please tick one only)

- a. Up to 5% loss b. Up to 10% loss c. Up to 15% loss d. Up to 20% loss e. More than 20% loss

Note: The actual investment gains and losses may be higher or lower than the percentage stated above.

8. During the expected investment horizon, your company's investment depreciates significantly over a short period of time. What would your company do?

- a. Our company will sell the investment immediately to prevent further losses.
 b. Our company will sell a large part of the investment, and hold the remaining investment in the expectation of growth over the long term.
 c. Our company will sell a small part of the investment, and hold the remaining investment in the expectation of growth over the long term.
 d. Our company will hold the investment in the expectation of growth over the long term.
 e. Our company will adequately invest more to lower the average cost of our investment.

9. How does your company expect your company's net operating profit trend in the coming five years assuming that the economy may slow down? (For non-profit making organizations, please use net cash flows)

- a. Very stable with no chance to suffer from loss and outpacing economic growth.
 b. Stable with very low chance to suffer from loss and in line with economic growth.
 c. Somewhat stable with low chance to suffer from loss.
 d. Unstable with medium chance to suffer from loss, hence likely need to withdraw capital invested.
 e. Very unstable with high chance to suffer from loss, hence highly likely need to withdraw capital invested.

10. Does your company have any planned liquidity needs in the next 12 months and need to withdraw the capital invested? (Please tick one only)

- a. Yes, above 50% of the capital invested is very likely to be withdrawn.
 b. Yes, no more than 50% of the capital invested is very likely to be withdrawn.
 c. No

Part II Result (Risk Tolerance Level)

Your company's Risk Tolerance Level deduced from this Risk Profiling Questionnaire is:

- Zero Risk (000) Low Risk (001) Low to Medium Risk (002)
 Medium Risk (003) Medium to High Risk (004) High Risk (005)

Notes:

- Please refer to Annex 1 for the description of the relevant Risk Tolerance Level.
- This questionnaire is valid for one year only. Subscription for designated investment products through relationship manager, phone (if applicable) and branches will only be accepted if customer maintains a valid Risk Profiling Questionnaire with the Bank.

Part III Customer Confirmation

I/We hereby confirm that:

(Please choose either one from below)

- All the above information provided by me / us is complete, accurate and up-to-date and the above result deduced from this Risk Profiling Questionnaire (Risk Tolerance Level) is accurate and up-to-date. I / we have considered the answers I / we have provided to all 10 questions in this Risk Profiling Questionnaire and the above result deduced from this Risk Profiling Questionnaire, and I / we **agree** with such result.
- I / We **disagree** with the above result deduced from this Risk Profiling Questionnaire (Risk Tolerance Level), and believe that the Risk Tolerance Level selected below, which is more prudent, is more suitable to our company. I / we have considered the answers I / we have provided to all 10 questions in this Risk Profiling Questionnaire and the above result deduced from this Risk Profiling Questionnaire, and confirm that the Risk Tolerance Level selected below will be the Risk Tolerance Level captured in the Bank's record. (Please tick the appropriate Risk Tolerance Level which you think is more suitable to your company and such level can only be lower than the above Risk Tolerance Level deduced from this Risk Profiling Questionnaire.)

Zero Risk (0)	Low Risk (1)	Low to Medium Risk (2)	Medium Risk (3)	Medium to High Risk (4)
<input type="checkbox"/>				

- I / We have received a copy of this Risk Profiling Questionnaire as duly completed and signed by me / us.

Name of Authorised Signatory(ies)

Authorised Signature(s) and Chop (if applicable)

Date(DD/MM/YY)

X

Please use signature(s) / chop filed with the Bank

S.V.

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BBD17A-R66(YX) 19-42 04/24 E <BBD17A>

Account No. - - 883

K. Priority Approval of Hang Seng Commercial Card

I/We accept the Priority Approval of Hang Seng Commercial Card in accordance with and subject to the terms and conditions set out in the Cardmember Agreement in force from time to time governing the use of the Commercial Card(s) (including but not limited to the use of cash advance facility) and hereby apply for the Commercial Card(s) to be issued to each Authorised Card User named below:

Additional Service for Commercial Mastercard (To select the service, please tick the box accordingly.) Printing of Company Logo on Card Front

Information of Authorised Card User(s)

Authorised Card user shall be aged 18 or above. If the Applicant is a sole proprietorship, the sole proprietor must be one of the Authorised Card User(s). If the Applicant is a partnership, one of the Authorised Card User(s) must be the partner. If the Applicant is a limited company, the personal guarantee of 50% or more of shareholder is required.

	Authorised Card User 1	Authorised Card User 2	Authorised Card User 3
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms
Name in English	Surname:		
	Given Name:		
Name in Chinese			
Nationality			
HKID Card/Passport No. (please attach copy)			
Date of Birth (dd/mm/yyyy)			
Position			
Home Tel. No. ⁺	()	()	()
Mobile Phone No./Pager ⁺	()	()	()
Office Tel. No. ⁺	()	()	()
Current Residential Address			
Permanent Address	<input type="checkbox"/> Same as Current Residential Address	<input type="checkbox"/> Same as Current Residential Address	<input type="checkbox"/> Same as Current Residential Address
	<input type="checkbox"/> Others: _____ _____ _____ _____	<input type="checkbox"/> Others: _____ _____ _____ _____	<input type="checkbox"/> Others: _____ _____ _____ _____

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BBD17A-R66(YX) 21-42 04/24 E <BBD17A>

Account No.

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- 883

K. Priority Approval of Hang Seng Commercial Card (Cont.)

	Authorised Card User 1		Authorised Card User 2		Authorised Card User 3	
Card Type (multiple selection is allowed)	<input type="checkbox"/> HKD Commercial World Mastercard	<input type="checkbox"/> UnionPay RMB Diamond Commercial Card	<input type="checkbox"/> HKD Commercial World Mastercard	<input type="checkbox"/> UnionPay RMB Diamond Commercial Card	<input type="checkbox"/> HKD Commercial World Mastercard	<input type="checkbox"/> UnionPay RMB Diamond Commercial Card
Recommended Highest Credit Limit*(minimum 5,000 and must be a multiple of 1,000)	HKD	CNY	HKD	CNY	HKD	CNY
Opt-out for Overlimit	<input type="checkbox"/> Yes					
E-mail Address (maximum 35 characters)						
Cash Advance Facilities via ATM	<input type="checkbox"/> Yes, English <input type="checkbox"/> Yes, Chinese					
Act as the Guarantor of the Applicant [▲]	<input type="checkbox"/> Yes		<input type="checkbox"/> Yes		<input type="checkbox"/> Yes	
Shareholding/Ownership [▲]	%		%		%	

Indication on the Use of Personal Data in Direct Marketing:

Hang Seng may use the personal data of Authorised Card User(s) in direct marketing, and may also provide the personal data of Authorised Card User(s) to other members of the Hang Seng Bank Group (but not other third parties) for their use in direct marketing.

	Authorised Card User 1	Authorised Card User 2	Authorised Card User 3
This box should be checked (“√”) if the relevant Authorised Card User(s) do(es) not wish Hang Seng to use his/her/their personal data in direct marketing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This box should be checked (“√”) if the relevant Authorised Card User(s) do(es) not wish Hang Seng to provide his/her/their personal data to any other members of the Hang Seng Bank Group for their use in direct marketing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The choice above to check (“√”) or not to check (“√”) any of the box(es) represents the present choice of Authorised Card User(s) whether or not to receive direct marketing contact or information which shall become effective from the date Hang Seng approves this application. This replaces any choice or request regarding direct marketing communicated by the Authorised Card User(s) to Hang Seng prior to this application, unless this application is withdrawn or rejected for whatever reason. Please note that the above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in Hang Seng Notice to Customers and other Individuals relating to the Personal Data (Privacy) Ordinance attached to this application form, including, for example, Hang Seng credit card promotions and special offers provided by merchants. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which the personal data of Authorised Card User(s) may be provided for them to use in direct marketing.

However, if the Authorised Card User(s) is/are a Private Banking customer of Hang Seng, the choice above does not apply to direct marketing contact or information in connection with Private Banking services of Hang Seng and any existing choice or request that the Authorised Card User(s) has/have communicated to Hang Seng in this regard shall prevail. If the Authorised Card User(s) wishes to opt out from direct marketing contact or information in connection with Private Banking services of Hang Seng, please contact the respective Relationship Manager.

For Bank Use

KYC STAFF ID:	ACU1 <input type="checkbox"/>	ACU2 <input type="checkbox"/>	ACU3 <input type="checkbox"/>
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BBD17A-R66(YX) 22-42 04/24 E <BBD17A>

Account No. - - 883

K. Priority Approval of Hang Seng Commercial Card (Cont.)

Guarantor Information

If the guarantor is not an Authorised Card User, please fill in this section.

	Guarantor 1	Guarantor 2	Guarantor 3
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms
Name in English	Surname:		
	Given Name:		
Name in Chinese			
Nationality			
HKID Card/Passport No. (please attach copy)			
Date of Birth (dd/mm/yyyy)			
Position			
Shareholding/Ownership	%	%	%
Home Tel. No. ⁺	()	()	()
Mobile Phone No./Pager ⁺	()	()	()
Office Tel. No. ⁺	()	()	()
Current Residential Address (please provide address proof)			

Note:
 + Please provide at least 2 contact telephone numbers. Mobile Phone number and Home telephone number or Office telephone number MUST be provided.
 * Hang Seng reserves the right of final decision to amend and approve the Recommended Highest Credit Limited requested by the Applicant without prior notice.
 ▲ Where the applicant is a limited company, guarantee from person(s) who has / have at least 50% ultimate beneficial ownership of the Applicant is required. Guarantee documents have to be signed and provided upon submission of application.
 Δ If the Authorised Card User(s) act(s) as the guarantor of the Applicant, please provide the percentage of ownership.

Remarks: All statements and correspondence will be sent to the above Applicant's Correspondence Address for the attention of the corresponding Authorised Card User(s) / first relevant person.

K. Priority Approval of Hang Seng Commercial Card (Cont.)

Part 8 of the Banking (Exposure Limits) Rules

[(a)] Is your Company and/or Guarantor(s) connected with any member of the HSBC Group (including Hang Seng Bank Limited ("Hang Seng") and its subsidiaries) as described in [(b)] below?

Please tick in the box as appropriate, and state the details of the relevant connected person (if any).

The Applicant (Company/Organization)	Guarantor 1	Guarantor 2	Guarantor 3
<input type="checkbox"/> No*	<input type="checkbox"/> No*	<input type="checkbox"/> No*	<input type="checkbox"/> No*
*I/we hereby confirm that, as at the date of application, I/we am/are not connected with the HSBC Group as described in [(b)] and I/we agree to notify Hang Seng promptly in writing if any such relationship arise in the future.			
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Details of the connected person:	Details of the connected person:	Details of the connected person:	Details of the connected person:
Positions Held _____	Positions Held _____	Positions Held _____	Positions Held _____
Full name in English _____	Full name in English _____	Full name in English _____	Full name in English _____
Relationship _____	Relationship _____	Relationship _____	Relationship _____

I/We confirm that I/we have obtained consent from the persons who are connected with the HSBC Group as referred to above for the provision of their information to Hang Seng, its branches, subsidiaries and Affiliates for the purpose of enabling Hang Seng and its Affiliates to comply with the Banking (Exposure Limits) Rules.

I/We hereby further authorise (and authorise on behalf of the above connected persons) Hang Seng to exchange with Hang Seng's branches, subsidiaries and Affiliates information relating to me/us/the above connected persons and the facilities granted to/guaranteed by me/us/the above related or connected persons for the purpose of enabling Hang Seng and its Affiliates to comply with the Banking (Exposure Limits) Rules.

[(b)] Part 8 of the Banking (Exposure Limits) Rules, (Cap. 155S of the Laws of Hong Kong) ("Rules") have imposed on Hang Seng Bank Limited ("Hang Seng") certain limitations on the exposures to persons connected with any member of the HSBC Group (including Hang Seng and its subsidiaries). The Borrower(s) and/or the Guarantor(s) should, to the best of its (their) knowledge, advise Hang Seng whether it is in any way connected with the HSBC Group. In the absence of such advice, Hang Seng will proceed on the basis that the Borrower(s) and/or the Guarantor(s) is (are) not so connected for the purpose of the Banking Rules. Hang Seng would also ask, that if the Borrower(s) and/or the Guarantor(s) become(s) aware that it (they) become(s) so connected in future, that the Borrower(s) and/or the Guarantor(s) immediately advise(s) Hang Seng (together with the details) in writing.

The Borrower(s) and the Guarantor(s) shall obtain consent and authorisation from such persons who are connected with the HSBC Group as referred to above for the provision of their information to Hang Seng, its branches, subsidiaries and Affiliates for the purpose of enabling Hang Seng and its Affiliates to comply with the Rules.

The Borrower(s) and the Guarantor(s) authorise (and authorise on behalf of the above connected persons) Hang Seng to exchange with Hang Seng's branches, subsidiaries and Affiliates information relating to the Borrower(s), the Guarantor(s) and/or the above connected persons and the facilities granted to/guaranteed by the Borrower(s), the Guarantor(s) and/or the above connected persons for the purpose of enabling Hang Seng and its Affiliates to comply with the Rules.

You may be considered as connected with the HSBC Group if you are:

- (a) a director or employee of a member of the HSBC Group;
- (b) a relative of a director or employee of a member of the HSBC Group;
- (c) a firm, partnership or non-listed company in which a member of HSBC Group or a controller, minority shareholder controller or director of HSBC Group (or if such controller, minority shareholder controller or director is an individual, his/her relative) is interested as director, partner, manager or agent;
- (d) an individual, firm, partnership or non-listed company of which any controller, minority shareholder controller, or director of the HSBC Group (or if such controller, minority shareholder controller or director is an individual, his/her relative) is a guarantor;
- (e) a controller or minority shareholder controller of any member of the HSBC Group (or if such controller or minority shareholder controller is an individual, his/her relative); or
- (f) a firm, partnership or non-listed company which any of the persons listed above (who is an individual) is able to control.

For the purposes of this clause:—

"Affiliate" includes an associated company as such term is defined in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time and any entity in which a controller of an HSBC Group Member:

- (a) has a beneficial interest in, or controls, 50% or more of the total number of ordinary shares; or
- (b) is entitled to exercise, or control the exercise of, 50% or more of the voting power.

A **"controller"** means any person who is:—

- (a) an indirect controller, that is, in relation to a company, any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act, or
- (b) a majority shareholder controller, that is, in relation to a company, any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary;

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BBD17A-R66(YX) 24-42 04/24 E <BBD17A>

K. Priority Approval of Hang Seng Commercial Card (Cont.)

A firm, partnership or non listed company ("**controlled entity**") is treated as being controlled by an individual if:—

- (a) the individual owns more than 50% of the voting rights in the controlled entity;
- (b) the individual has control of a majority of the voting rights in the controlled entity under an agreement with other shareholders (or similar holders of voting rights);
- (c) the individual has the right to appoint or remove a majority of the members of the board of directors of the controlled entity (or a similar governing body);
- (d) a majority of the members of the board of directors of the controlled entity (or a similar governing body) have been appointed solely as a result of the individual exercising his/her voting rights; or
- (e) he individual has the power, under a contract or otherwise, to exercise a controlling influence over the management or policies of the controlled entity.

"**HSBC Group**" means HSBC Holdings plc, its subsidiaries and Affiliates and other entities (including their subsidiaries, Affiliates and special purpose entities) over which HSBC Holdings plc, its subsidiaries or Affiliates is able to exert control, wherever situated.

A person is a "**minority shareholding controller**" of a company if such person, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, 10% or more, but not more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary.

"**relative**" means:

- (a) a parent, grandparent or great grandparent;
- (b) a step-parent or adoptive parent;
- (c) a brother or sister;
- (d) the spouse or his/her parent, step-parent or adoptive parent, brother or sister;
- (e) if the individual is a party to a union of concubinage, the other party of the union;
- (f) a cohabitee;
- (g) a son, step-son, adopted son, daughter, stepdaughter or adopted daughter; or
- (h) a grandson, granddaughter, great grandson or great granddaughter.

For the purpose of this definition:

"adopted" means adopted in a manner recognized by the laws of Hong Kong;

"cohabitee", in relation to a natural person who is in a cohabitation relationship with another natural person, means the other natural person;

"cohabitation relationship" means a relationship between 2 natural persons (whether of the same sex or of the opposite sex) who live together as a couple in an intimate relationship;

"party to a union of concubinage", in relation to a union of concubinage, means the male partner or the female partner of the union; and

"union of concubinage" means a union of concubinage entered into by a male partner and a female partner before 7 October 1971, under which union the female partner has, during the lifetime of the male partner, been accepted by his wife as his concubine and recognized as such by his family generally.

"**subsidiary**" shall have the same meaning as ascribed to it under the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.

K. Priority Approval of Hang Seng Commercial Card (Cont.)

Important Notes:

1. **The finance charge for retail purchase and interest rate on cash advance for Commercial Card are calculated at an interest rate of 2.67% per month (Annualised Percentage Rate 35.72%) and 2.67% per month (Annualised Percentage Rate 35.98%) respectively. The above Annualised Percentage Rates ("APR") are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. The annual fee for each Commercial World Mastercard is HKD980 and for each UnionPay Diamond Commercial Card is CNY980.**
2. The Principal Liabilities and Obligations for using the Commercial Card(s) under application herein are enclosed for the attention of the Applicant and each Authorised Card User. A copy of the Cardmember Agreement governing the use of Commercial Card is available at hangseng.com/comcard_agreement.
3. (Only applicable to the Applicant who applies for the Opt-out for Overlimit Service)
 - Hang Seng may, with reference to the record of customer, allow the credit limit of the credit card account to exceed the prescribed credit limit ("Overlimit") to facilitate credit card transactions. However, an overlimit fee will be levied (for details, please refer to the Hang Seng Commercial Card Key Facts Statement enclosed). If customer does not wish to have this overlimit facility, please put tick(s) ("√") in the relevant box(es).
 - If customer chooses the "Opt-out for Overlimit" service, it means that the customer requests Hang Seng to stop credit card transactions that will make the specified credit card account being overlimit. The customer understands that credit card transactions, including but not limited to recurring transactions such as insurance premium, telecommunication monthly service fee, autopay transactions etc., may be declined due to insufficient available credit limit once Hang Seng has accepted the request herein. The customer understands and agrees that Hang Seng will not be liable for any loss or inconvenience that the customer or any third party may suffer due to this arrangement.
 - If customer would like to change the "Opt-out for Overlimit" arrangement for any credit card account that has been opted-out for overlimit, please feel free to visit hangseng.com Business Banking Forms page or call our 24-hour Customer Service Hotline 2998 8222 to collect and complete the form required and return to Hang Seng for arrangement.
 - To avoid credit card transactions being declined due to insufficient available credit limit, please feel free to visit hangseng.com Business Banking Forms page or call our 24-hour Customer Service Hotline 2998 8222 to collect and complete the form required to apply for credit line increase. Hang Seng reserves the final decision for the approval of credit line increase.
 - Some credit card transactions may not be stopped even though the customer has requested the above arrangement. These credit card transactions include but not limited to autopay transactions that will be posted to the credit card directly, Octopus Automatic Add Value Service reloading amount, transactions made by Visa, Mastercard Contactless Service, late posting of authorised transactions etc. However, the overlimit fee will not be levied if the credit card account exceeds the credit limit due to these transactions and the above arrangement has been chosen.
 - Hang Seng will not charge any overlimit fee if the credit card account exceeds a credit limit solely because of fees and charges charged by Hang Seng.
 - Hang Seng will notify the customer the result of the "Opt-out for Overlimit" arrangement by post.
4. (Only applicable to the Applicant who applies for the Printing of Company Logo on Card Service)

The applicant's logo ("Logo") shall be provided for imprinting on the Commercial World Mastercard. Once enrolled for the Printing of Company Logo on Card service, all Commercial World Mastercard issued to the same Applicant will carry the same Logo. **HKD100 annual administration fee will be charged for each Commercial World Mastercard. The Logo should be uploaded via Hang Seng Online Document Submission service, path: www.hangseng.com > Business > Document Upload > Submit Commercial Card Documents, please use company name as the file name and fulfill the following requirements: (1) File Format: JPEG ; (2) File Size: Less than 60kb ; (3) Logo Color: Black/white; (4) Logo Size: Less than 8mm (high) x 23mm (wide).**
5. The current remuneration system that Hang Seng adopt is a measurement of the staff's overall performance instead of focusing on sales production only.

Account No.

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- 883

L. Secured Overdraft Facility

I/We request Hang Seng to grant a Secured Overdraft Facility (the "Secured Overdraft Facility") of up to HKD _____ to the Sub-Hong Kong Dollar Current Account under the above Business Integrated Account subject to Hang Seng's approval and acceptance of this application and the Terms and Conditions applicable from time to time for the above Business Integrated Account and such other terms and conditions as Hang Seng may prescribe from time to time, as they may be amended from time to time.

In consideration of the Secured Overdraft Facility, I/we, (a) as beneficial owner(s), further charge by way of security to Hang Seng all my/our right, title and interest in and to the Secured Assets until all the Secured Moneys (if any) have been paid or discharged (as the terms "Secured Assets" and "Secured Moneys" are defined in the Terms and Conditions applicable from time to time for the above Business Integrated Account) and (b) irrevocably appoint Hang Seng and any person appointed by it to be my/our attorney and in the name and on behalf of me/us and as my/our act or deed or otherwise, without any reference to or consent from me/us, to execute all documents and to do all things as may be required for the exercise of all or any of the powers and rights conferred on Hang Seng under the aforesaid security as it may consider expedient in connection with the exercise of such powers and rights.

I/We agree and acknowledge that the Secured Overdraft Facility is subject to the charge(s) as prescribed by Hang Seng from time to time. List of the relevant charges can be obtained from Hang Seng's branches or accessed at hangseng.com.

Information of The Third Party Referral

Is this Secured Overdraft Facility application referred by a Third Party?

No Yes (Please fill in the particulars of the Third Party below)

Full Name of the Third Party		Contact Tel. No.	
Name of Contact Person		Certificate of Incorporation/Business Registration Certificate No.	
Relationship with the Third Party		Amount of Fees Charged/to be Charged by the Third Party for Referring this Secured Overdraft Facility Application	HKD

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

M. Deposit Protection Scheme Disclosure Statement

Deposits in savings account, current account and time deposits with tenor 5 years or below maintained or placed in the above-mentioned Business Integrated Account with the Bank are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.

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BBD17A-R66(YX) 27-42 04/24 E <BBD17A>

N. Certification and Declaration

- A. In the case of a sole proprietorship or partnership, I/we jointly and severally acknowledge, warrant, confirm, agree, accept and undertake as follows;
- B. In the case of a limited company, I/we certify the following to be the true and correct extract of the resolutions as entered into the minute book of the Applicant duly passed by the Sole Director or of the Board of Directors or the governing body (as the case may be) of the Applicant in accordance with the articles of association or the constitutional documents (as the case may be) of the Applicant on the _____ day of _____ (“the Said Resolutions”), and further confirm and undertake on behalf of the Applicant as follows and;
- C. (Only applicable to Part 2 of this section) in the case of an Authorised Card User, I acknowledge, warrant, confirm, agree, accept and undertake as follows:
1. **(Where the Applicant is a sole proprietor, a partnership or a limited company)**
- a. The Applicant requests Hang Seng to open and/or continue to maintain the Business Integrated Account stated above;
 - b. This Application Form and all details and related terms and conditions specified herein are approved and accepted in all respects and the signing and authorisation arrangement specified herein is hereby expressly authorised;
 - c. (Where the Applicant is a limited company) The sole director or the directors (including the Chairman of the Meeting) who constituted the quorum for the meeting passing the Said Resolution (“the Said Meeting”) are hereby authorised to sign and submit to Hang Seng this Application Form for and on behalf of the Company;
 - d. The Applicant acknowledges receipt of a copy of the Business Integrated Account Terms and Conditions (including Schedule III - Terms and Conditions for Sale and/or Purchase of Gold) and the Applicant hereby approves and agrees to be bound by them as they may be amended from time to time as they apply to the above Business Integrated Account and any Secured Overdraft Facility (if any) granted by Hang Seng.
 - e. The Applicant agrees to the Additional Terms governing MaxiInterest Investment Deposit/Currency-Linked Capital Protected Investment Deposit specified in Section G (especially the risk of Investment Deposits). The Applicant acknowledges receipt of a copy of the MaxiInterest Investment Deposit Terms and Conditions and/or the Currency-Linked Capital Protected Investment Deposit Terms and Conditions and the Important Facts Statement of the Investment Deposits. The Applicant has considered the nature of the relevant Investment Deposit Terms and Conditions and agreed that it is in the best interests of the Applicant to enter into them and the transactions as contemplated under the relevant Investment Deposit Terms and Conditions. The Applicant has read, understood and accepted the relevant Investment Deposit Terms and Conditions and agreed to be bound by them. The Applicant has sufficient knowledge and experience as to be able to evaluate, and had evaluated, the merits and risks and related legal/tax implications of the transactions as contemplated under the relevant Investment Deposit Terms and Conditions. The Applicant will also consider the nature, terms and risks of each relevant Investment Deposit and the suitability of the Applicant's investment in each relevant Investment Deposit and will give instruction in relation to the relevant Investment Deposit based on its own judgment and at its own risk after reading and understanding all relevant documents of the relevant Investment Deposit. The Applicant is aware of and accepts the risks of the Investment Deposits as specified under Section G of this Application Form.
 - f. (i) (Where the Applicant is a Sole Proprietor or Partnership)
The Applicant requests Hang Seng to open and/or continue to maintain the Business Integrated Account stated above and _____ of the undersigned may request Hang Seng in writing to open further account(s), including without limitation, Business Integrated Account and non-Business Integrated Account which request shall be subject to Hang Seng's agreement and to approve and accept the relevant terms and conditions from time to time governing the said further account(s), each of which is to be operated and may be closed by the Authorised Signers stated in Clause (f)(iii) below who are also authorised to enter into transactions with Hang Seng for and on behalf of and so as to bind the Applicant, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of me (where the Applicant is a sole proprietorship)/all of us (where the Applicant is a partnership).
 - (ii) (A) (Where the Applicant is a Limited Company)
The Applicant's directors resolved to open and/or continue to maintain the Business Integrated Account stated above and to authorise any one director to request Hang Seng in writing to open further account(s), including without limitation, Business Integrated Account and non-Business Integrated Account which request shall be subject to Hang Seng's agreement and to approve and accept the relevant terms and conditions from time to time governing the said further account(s), each of which is to be operated and may be closed by the Authorised Signers stated in Clause below who are also authorised to enter into transactions with Hang Seng for and on behalf of and so as to bind the Applicant, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of the sole director or each of the directors (including the Chairman of the Meeting) who constituted quorum for the Said Meeting in accordance with the articles of association or the constitutional documents.
(B) The Applicant's directors resolved to authorise any one director to request Hang Seng in writing (including through Hang Seng Business e-Banking) from time to time to open/activate one or more Investment Sub-account(s) under the Business Integrated Account stated above (including without limitation, approving, signing, executing, accepting and completing any application form, risk profiling questionnaire, risk disclosure statements and other documents), which request shall be subject to Hang Seng's agreement and to approve and accept the relevant terms and conditions from time to time governing the said Investment Sub-account(s), each of which is to be operated and may be closed by the Authorised Signers stated in Clause (f)(iii) below who are also authorised to enter into transactions with Hang Seng for and on behalf of and so as to bind the Applicant, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of the sole director or each of the directors (including the Chairman of the Meeting) who constituted quorum for the Said Meeting in accordance with the articles of association or the constitutional documents.
 - (iii) (Where the Applicant is a Sole Proprietor, a Partnership or a Limited Company)
The Authorised Signers (whose particulars are set out in Section B(I)) is/are, pursuant to the signing arrangement specified below, authorised to:
(i) operate and close the Business Integrated Account stated above and any further account(s) to be opened under Clause (f)(i) and (f)(ii) above;

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BBD17A-R66(YX) 28-42 04/24 E <BBD17A>

N. Certification and Declaration (Cont.)

1. f. (iii)(II) operate, close, accept the relevant terms and conditions (including without limitation the relevant termsheet(s)) relating to any Investment Sub-account(s) under the Integrated Business Account stated above that may be opened/activated by the Applicant from time to time (including the Investment Sub-account(s) that the Applicant applies for under Section F) and give instructions to and enter into transactions with Hang Seng in connection with any Investment Sub-account(s) under the Business Integrated Account stated above for and on behalf of and so as to bind the Applicant;
- (III) accept the relevant terms and conditions (including without limitation the relevant termsheet(s)) relating to the Investment Deposits, and give instructions to and enter into transactions (which shall include but not limited to, instructions and transactions relating to Investment Deposits) with Hang Seng for and on behalf of and so as to bind the Applicant; and
- (IV)(A) (Where the Applicant is a Partnership)
approve, sign and execute on behalf of the Applicant from time to time security documents (including without limitation Charge over Securities and/or Running Deed of Charge), application forms, notices, communications and other documents (including any risk profiling questionnaire) in connection with the Payroll Services, the Secured Overdraft Facilities, the activation or operation of any Investment Sub-account(s) under the Business Integrated Account stated above and Investment Deposits, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of all of us in accordance with the constitutional documents.

Signing Arrangement: _____

with chop

(B) (Where the Applicant is Sole Proprietor or Limited Company)

approve, sign and execute on behalf of the Applicant from time to time security documents (including without limitation Charge over Securities and/or Running Deed of Charge), application forms, notices, communications and other documents (including any risk profiling questionnaire) in connection with the Payroll Services, the Secured Overdraft Facilities, the operation of any Investment Sub-account(s) under the Business Integrated Account stated above and Investment Deposits and (where the Applicant is a limited company) affix the Common Seal thereon, whenever necessary, with the exception of the change of authorised signatory(ies) and signing arrangement or change of any Authorised Channel User(s) (if any) which require signature of me (where the Applicant is a sole proprietorship)/the sole director or each of the directors (including the Chairman of the Meeting) who constituted quorum for the Said Meeting in accordance with the articles of association or the constitutional documents.

Signing Arrangement: _____

with chop

- g. The Applicant also authorises Hang Seng to debit the settlement amount (which shall include but not limited to any related fees and charges) of the transactions relating to the Investment Deposit and/or Investment Sub-account(s) as specified under Section F from the account of the Applicant as designated by the Authorised Signers and (where the Applicant applies for Hang Seng Business e-Banking Services) Primary Users from time to time. The Applicant agrees that any instructions relating to the Investment Deposit and/or Investment Sub-account(s), once given by the Authorised Signer(s) cannot be revoked, rescinded or withdrawn and shall be binding on the Applicant.
- h. Each Authorised Channel User of Phone Banking Service and/or ATM Services (whose particulars are set out in Section E) may singly give instructions, enter into transactions with and operate the above Business Integrated Account in respect of Phone Banking Services and/or ATM Services and Designated Account(s) (if any) for and on behalf and so as to bind the Applicant in accordance with the Terms and Conditions from time to time governing the use of the Phone Banking Services and/or ATM Services as prescribed in the Terms and Conditions of the above Business Integrated Account (if applicable).
- i. In the case where the Applicant is applying for the "Hang Seng Business e-Banking Services" under this Application Form, in accordance with Part 3 below, Primary User(s) is/are authorised to use the "Hang Seng Business e-Banking Services". In the case where the Applicant has selected Phone Banking Services in Section E, the Applicant authorises the Authorised Phone Banking User (as specified in Section E) to use the Phone Banking Services and to operate singly the Designated Account (including the above Business Integrated Account and other account(s) to be specified in any subsequent "Supplementary Sheet to Phone Banking Services for Business Integrated Account (Application/Amendment)" (BBD19) or such other form as Hang Seng may prescribe from time to time) in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Phone Banking Services.
- j. The Applicant undertakes to advise Hang Seng if:
- (i) the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng or its subsidiaries(Note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this sub-clause (i); OR
- (ii) (if the Applicant is a business entity or other company) any persons mentioned in the above sub-clause (i) either (a) has 30 percent or more voting power in the Applicant's general meeting or members meeting; or (b) control the composition of the majority of the Applicant's board or governance meetings.
- Hang Seng requires the above information to comply with the Listing Rules.
- (Note):** "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.
- k. I/We confirm that, in the case of a sole proprietorship or partnership, as of the date of this application, I/we or the government department of Hong Kong Special Administrative Region in which I am/we are working have no official dealings with Hang Seng and I/we undertake to inform Hang Seng promptly in writing if I/we or the government department of Hong Kong Special Administrative Region in which I am/we are working will later become involved in any official dealings with Hang Seng.
- l. Each of the individuals who signs and whose personal data are set out in this Application Form (each "individual") acknowledges and agrees that all personal data and information with respect to each individual which are provided by each individual at the request of Hang Seng or collected in the course of dealings between each individual and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. Each individual also acknowledges and agrees that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.**

N. Certification and Declaration (Cont.)

1. m. **I/We further acknowledge and agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me/us and/or each individual, and provide bankers' or credit references in respect of me/us and/or each individual.**
- n. The Applicant confirms that information given in this Application Form relating to the current principal shareholder(s) and/or current beneficial owner(s) of the Applicant (if any) is correct and complete. I/We further confirm that I/we have no reason to believe that the individual(s) whose particulars set out in Section B (if any) is/are not the true beneficial owner(s) of the Applicant.
- o. The Applicant understands that Hang Seng may, at its sole and absolute discretion, refuse to allow drawings or effect instructions under the above Business Integrated Account if the transaction in question does not meet Hang Seng's operational and documentary requirements.
- p. **The Applicant acknowledges and confirms that information given in this Application Form is complete, accurate and up-to-date and authorises Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. The Applicant further undertakes to notify Hang Seng promptly in writing whenever there are any changes to any of such information.**
- q. Where the Applicant is a sole proprietorship or partnership, the provisions of this Application Form shall be communicated to Hang Seng and remain in force until amended and notified to Hang Seng in such manner as Hang Seng may prescribe from time to time; where the Applicant is a limited company, the provisions of this Application Form (including the Said Resolution and set out in Part 1 to 3 of this section) shall be communicated to Hang Seng and remain in force until an amending resolution shall be passed by the sole director, the board of directors or the governing body (as the case may be) of the Applicant and a thereof copy certified by the sole director, or the chairman of the meeting and either the Company Secretary or one other director of the Applicant shall have been received by Hang Seng.
- r. Where instructions may be given by the Applicant by different modes of communications, in different forms or through the use of different services (such as through the ATM Services, the Phone Banking Services or the Business e-Banking Services), Hang Seng shall act on the relevant instruction given in accordance with the applicable signing or authorisation arrangement for that mode of communication, form of instructions or services.
- s. I/We confirm and agree that, where the Applicant is a partnership, (i) the partners are jointly and severally responsible; (ii) Hang Seng is entitled to credit the above Business Integrated Account with money received or collected for the credit of any partner; (iii) upon any change in the members of a partnership (other than death of any partner) or any partner becoming bankrupt, Hang Seng shall treat the partners for the time being as having full power to carry on the business of the partnership and to deal with its assets as if there had been no such change or bankruptcy; and (iv) on the death of a partner, subject to the survivor(s) producing to the satisfaction of Hang Seng evidence of death of such partner and evidence of compliance of all applicable laws, rules and regulations, Hang Seng shall hold any and all cash (in any currency) and other assets (including without limitation securities and gold) in the above Business Integrated Account including its Sub-Accounts to the order of the survivor(s), who shall have authority to deal with such cash and other assets for the purposes of winding up the affairs of the Applicant (including without limitation settling and discharging any transactions, obligations and indebtedness which have accrued and remain uncompleted and/or outstanding on the date of the death of such partner). The survivor(s) shall indemnify Hang Seng, its officers and employees against all liabilities, claims, demand, losses, damages, taxes, costs, charges and expenses of any kind (including without limitation legal fees on a full indemnity basis and other expenses reasonably incurred) which may be incurred by any of them and all actions or proceedings which may be brought by or against any of them in connection with Hang Seng acting on the instructions of the survivor(s) under this sub-clause (iv) unless due to the negligence or wilful default of Hang Seng, its officers or employees and only to the extent of direct and reasonably foreseeable loss and damage (if any) arising directly and solely therefrom.
- t. (Applicable to the Applicant who applies for Secured Overdraft Facility) the Applicant agrees to charge by way of security all its right, title and interest in and to the Secured Assets to Hang Seng until all the Secured moneys (if any) have been paid or discharged (the terms "Secured Assets" and "Secured Moneys" are defined in the Terms and Conditions applicable from time to time for the above Business Integrated Account);
- u. (Applicable to the Applicant who applies for Secured Overdraft Facility) I/We confirm and certify that the information given in Section L of this Application Form above in relation to whether or not the Secured Overdraft Facility application was referred by a third party is true and correct in all respects. In addition, I/We confirm the particulars of the third party given in Section L of this Application Form above and the amount of fees charged or to be charged by the third party (if any) for referring the Secured Overdraft Facility application to me / us is true and correct in all respects.
- v. In consideration of your agreeing at my/our request to open the above-mentioned account before obtaining the requisite documents from me/us, I/we, the undersigned, hereby agree that, if all such documents have not been provided to you in satisfactory form 1 month after the account opening date, you shall be entitled to suspend all services to the above-mentioned account at any time thereafter and, if all such documents have not been provided to you in satisfactory form 2 months after the account opening date, you shall be entitled to close the above-mentioned account at any time thereafter. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your agreeing to my/our request to open the above-mentioned account.
2. **(Only applicable to Applicants who apply for Hang Seng Business e-Banking Services under this application form)**
- a. The Applicant desires to obtain the services relating to Hang Seng Business e-Banking portfolio specified in Section E of this Application Form (the "Services") from Hang Seng subject to such terms and conditions as Hang Seng may prescribe from time to time (the "Terms and Conditions for Hang Seng Business e-Banking Services"). The Applicant is aware of the possible risks involved in connection with using Hang Seng Business e-Banking Services and has taken note of, and acknowledge the Applicant's understanding and agreement to, the "Important Notice for Hang Seng Business e-Banking Services" in Section E above, which has been fully considered by the Applicant.
- b. The Applicant applies to Hang Seng for the Services and nominates, subject to Hang Seng's agreement, the account in the name of the Applicant the account number of which is specified in this Application Form to be the principal account for the purposes of the Services (the "Principal Account");
- c. The Applicant nominates the person(s) whose particulars are set out in Section E of this Application Form to be Primary User(s) to perform singly the Services as specified in this Application Form except that the Applicant may specify the Primary User(s) to perform singly/jointly the Management Control Function mentioned in Section E of this Application Form.

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BBD17A-R66(YX) 30-42 04/24 E <BBD17A>

N. Certification and Declaration (Cont.)

2. d. (i) The Applicant authorises the Primary User(s) to use the Services and to operate singly (except that the Applicant may specify the Primary User(s) to perform singly/jointly the Management Control Function mentioned in (c) above) by using such service (but not by any other means) the Designated Account (as specified in Section E of this Application Form) subject to any applicable limits set out in Section E of this Application Form in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Services;
- (ii) **The Applicant authorises the Primary User(s) to have the right singly/jointly in creating the Secondary User(s) online in such number acceptable to Hang Seng for the purpose of using the Services** subject always to the authority designated by the Applicant to the Primary User(s) as set out in Section E of this Application Form and subject to the daily aggregate limit of all Secondary User(s) and of the Primary User(s) not to exceed the limit set out in Section E of this Application Form. The Secondary User(s) is/are authorised to use the Services singly or in such other manner and within the applicable authority and approval limit duly authorised by the Primary User(s) and to operate by using such service in the prescribed manner (but not by any other means) the Designated Account and any other accounts which may be designated for him/her/them from time to time by the Primary User(s), in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Services;
- (iii) The Applicant authorises the Primary User(s) to act singly/jointly on behalf of the Applicant from time to time to designate accounts of third party beneficiary(ies) maintained with Hang Seng or any other bank ("Designated Beneficiary Account") for receipt of funds debited or transferred from the Designated Accounts of the Applicant on Hang Seng Business e-Banking subject to any applicable limits set out in Section E of this Application Form through the use of the Services;
- (iv) The Applicant authorises the Primary User(s) to act singly/jointly on behalf of the Applicant from time to time to make debits from, and/or transfers from Designated Accounts designated for him/her/them to Designated Beneficiary Accounts on Hang Seng Business e-Banking subject to any applicable limits set out in Section E of this Application Form in each case irrespective of any contrary provision or arrangement for operating the relevant account (including any transaction limit) currently applicable to such account, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the operation of the Designated Account through the use of the Services;
- (v) The Applicant authorises the Primary User(s) and Secondary User(s) to act singly/jointly on behalf of the Applicant from time to time to make debits from, and/or transfers from, the Designated Accounts designated for him/her/them and make transfers to Non-Designated Beneficiary Accounts by using the Services subject to any applicable limits set out in Section E of this Application Form; and
- (vi) **The Applicant authorises the Primary User(s) (but not the Secondary User(s)) to act singly/jointly on behalf of the Applicant from time to time to complete the risk profiling questionnaire, use, transact, subscribe, place, give instructions and accept the relevant termsheet(s) (if applicable) relating to (i) any Investment Sub-account(s) specified in Section F; (ii) any Securities Account(s) and/or Investment Funds Account(s) which carry(ies) the same Business Identification Number as the above Business Integrated Account that the Applicant opened and may in future open with Hang Seng; (iii) any Investment Deposits; and (iv) any Future Products and Services by using the Services. The Applicant agrees that any such instruction, once given by the Primary User(s) cannot be revoked, rescinded or withdrawn and shall be binding on the Applicant.**
- (vii) The Applicant, who holds or may in future hold any Securities Account(s) and/or Investment Funds Account(s), which carry(ies) the same business identification number as the above Business Integrated Account that the Applicant opened and may in future open with Hang Seng, further undertakes that:
- (I) The Applicant authorises the Primary User(s) (but not the Secondary User(s)) to act singly on behalf of the Applicant from time to time to use service(s), make transaction(s), and give instruction(s) relating to any Securities Account(s) (including but not limited to Real-time Quote Service Plan) and/or Investment Funds Account(s) stated above **without transaction limit(s)**. The Applicant agrees that any such instruction, once given by the Primary User(s) cannot be revoked, rescinded or withdrawn and shall be binding on the Applicant.
- (II) The Applicant accepts that neither Hang Seng nor any Information Provider(s) warrants, represents or guarantees the sequence, accuracy, truth, reliability, adequacy, timeliness or completeness of any of the Information or the Reports or whether it is fit for any purpose.
- (III) (Only Applicable to Securities Account(s)) The Applicant confirms that all authorised Primary User(s), who is/are eligible to give instructions in relation to the Applicant's Securities Account(s) held with the Bank, is/are not residents in the United States of America ("US") or Canada ("CA"), whether for tax, securities laws of the US or CA or any other purposes. The Applicant confirms that the correspondence address(es) of the authorised Primary User(s) is/are not in the US or CA. The Applicant also confirms that the authorised Primary User(s) is/are not acting as agent(s) on behalf of any US or CA resident. The Applicant undertakes to notify the Bank immediately if any such person(s) of the Company becomes or is/are deemed to be resident(s) in the US or CA at any future time.
- (IV) (Only Applicable to Investment Funds Account(s)) The Applicant confirms that all authorised Primary User(s), who is/are eligible to give instructions in relation to the Applicant's Investment Funds Account(s), held with the Bank, is/are not citizens in the US and residents in the US or CA, whether for tax, securities laws of the US or CA or for any other purposes. The Applicant confirms that the correspondence address(es) of the authorised Primary User(s) is/are not in the US or CA. The Applicant confirms that the authorised Primary User(s) is/are not acting as agent(s) on behalf of any US citizen and any US or CA resident. The Applicant acknowledges the Applicant's understanding that the authorised Primary User(s) will have to confirm the above on behalf of the Applicant in relation to all authorised Primary User(s) and Authorised Person(s) (if applicable) at time of giving instructions for Investment Funds Account(s). The Applicant undertakes to notify the Bank immediately if any such person(s) of the Company becomes or is/are deemed to be US citizen and resident(s) in the US or CA at any future time.
- (V) (Only Applicable to Sole Proprietorship/Partnership) The Applicant also confirms that all authorised Primary User(s), who is/are eligible to give instructions in relation to the Applicant's Securities Account(s) and/or Investment Funds Account(s) held with the Bank, is/are not citizens of Korea ("KO") with residential or correspondence address in KO. The Applicant acknowledges the Applicant's understanding that the authorised Primary User(s) will have to confirm the above on behalf of the Applicant in relation to all authorised Primary User(s), the sole proprietor, all partners and Authorised Person(s) (if applicable) at time of giving instructions for Investment Funds Account(s). The Applicant undertakes to notify the Bank immediately if any such person(s) of the Company becomes or is/are deemed to be citizen(s) of KO with residential or correspondence address in KO at any future time.
- (viii) The Applicant authorises the Primary Users and the Secondary Users (if applicable) to view via the Hang Seng Business e-Banking the electronic version of the Business Integrated Account consolidated statement, irrespective of any contrary provision or arrangement for viewing the Applicant's information currently applicable to them, and such contrary provision or arrangement shall be deemed to be amended to the extent necessary to authorise the viewing of such information through the use of the Services.

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BBD17A-R66(YX) 31-42 04/24 E <BBD17A>

N. Certification and Declaration (Cont.)

2. e. The use of the Services by the Primary User(s) and the Secondary User(s) (if applicable) is in the commercial interest of the Applicant and the Applicant expressly acknowledges and confirms that:-
- (i) by nominating any person to be Primary User(s) and any persons to be Secondary User(s) so designated by the Primary User(s), the Applicant authorises him/her/them to operate the accounts referred to in Section E of the Application Form by using the Services even though such person does not otherwise have authority to operate such accounts;
 - (ii) by using the Services, the Primary User(s) and the Secondary User(s) (if applicable) may make debits from, and/or transfers amongst, the Designated Accounts designated for him/her/them. **For Bill Payment, Direct Debit Authorisation, and Autopay services, the Primary User(s) and the Secondary User(s) (if applicable) may make debits from, and/or transfers amongst, the Designated Accounts designated for him/her/them and may also make transfers to Non-Designated Beneficiary Accounts and/or persons, in each case for his/her/their personal use, benefit or purposes;**
 - (iii) the Primary User (or either one Primary User if Management Control Function to be jointly performed by two Primary Users) including those who can only perform account enquiries, can order cheque book(s) of the designated HKD/USD Current Account(s) under the Company Portfolio through Hang Seng Business e-Banking. The cheque book(s) will be mailed directly to the correspondence address of the said Current Account(s). The Applicant also acknowledges that it should be solely responsible for and take care of the usage of the cheque book(s) requested through such channel and ensure cheque issuance is made by authorised person(s) of the Current Account concerned;
 - (iv) **it is the Applicant's responsibility to take appropriate measures to monitor and control the use of the Services (including any new Service subject to such terms and conditions to be introduced) (if applicable) from time to time, the appointment and change of the Primary User(s) and the Designated Account by the Applicant; and the appointment and change of the Secondary User(s) by the Primary User(s), and to adopt proper safeguards against the Services being used by unauthorised persons or for unauthorised purposes including, without limitation, prescribing maximum daily limits or other restrictions on the amounts which the Primary User(s) and the Secondary User(s) (if applicable) may debit or transfer from the Designated Accounts designated for him/her/them; and**
 - (v) Hang Seng assumes no duty or liability for verifying the propriety or integrity of any instructions given by the Primary User(s) and the Secondary User(s) (if applicable);
- f. The Applicant confirms and agrees that the transaction record (including, without limitation, the Beneficiary Bank and Beneficiary name of fund transfers) conducted through any channels designated by Hang Seng from time to time (including, without limitation, branch, phone banking and/or ATM services) may be disclosed to Primary User(s) and/or Secondary User(s) via default mobile reminders (by way of SMS or WeChat messages) and/or e-Alert service; Primary User(s) can logon to Hang Seng Business e-Banking to amend the related settings;
- g. The Applicant accepts and undertakes to accept full responsibility for all the debits, transfers and other transactions and dealings effected by the use of the Services (whether authorised by the Applicant or not);
- h. The Applicant has read, understood, and agreed to be bound by the provisions of this Application Form, the Terms and Conditions for Hang Seng Business e-Banking Services (the currently in force version is available at hangseng.com/bib/e_tc) and the applicable terms and conditions from time to time in force governing the use of the Services, and where the Applicant is a limited company, the provisions of this Application Form, the Terms and Conditions for Hang Seng Business e-Banking Services and the applicable terms and conditions from time to time in force governing the use of the Services are approved and accepted.
3. (Only applicable to Applicants who apply for Hang Seng Commercial Card under this application form)
- a. In the case of a sole proprietorship or partnership, I/we jointly and severally acknowledge, warrant, confirm, agree, accept and undertake as follows; (B) In the case of a limited company, I/we certify the following to be the true and correct extract of the resolutions as entered into the minute book of the Applicant duly passed by the Sole Director or of the Board of Directors or the governing body (as the case may be) of the Applicant in accordance with the constitutional documents of the Applicant on _____ (Day) _____ (Month) _____ (Year) ("the Said Resolutions"), and further confirm and undertake on behalf of the Applicant as follows and; (C) In the case of an Authorised Card User or guarantor, I acknowledge, warrant, confirm, agree, accept and undertake as follows:
 - b. The Applicant desires to obtain financial accommodation from Hang Seng Bank Limited ("Hang Seng") pursuant to the use of a number of Hang Seng Commercial World Mastercard / UnionPay RMB Diamond Commercial Card at the Applicant's request to the officers and/or agents of the Applicant (the "Commercial Card(s)"). The Applicant intends to authorise its officers and/or agents to use such Commercial Card(s) (including but not limited to obtain cash advance and Interest-free Instalment Plans by use of such Commercial Card(s) or any of them) for and in connection with the Applicant's business.

N. Certification and Declaration (Cont.)

3. c. The Applicant hereby applies for the Commercial Card(s) to be issued to each Authorised Card User named in this application form, and authorises each Authorised Card User to receive the Commercial Card to be issued to him/her or the Commercial Card from time to time to be replaced or renewed by Hang Seng. The Applicant undertakes to accept full responsibility and to pay all indebtedness which may be incurred by the use (whether authorised by the Applicant or not) of all or any such Commercial Card(s) by each Authorised Card User to which they are issued as requested by the Applicant.
- d. The Applicant and each Authorised Card User hereby acknowledge, confirm and agree the details as specified in the indication on the Use of Personal Data in Direct Marketing.
- e. The Applicant and each Authorised Card User (if applicable) confirm that this card application was not referred by a third party.
- f. The Applicant and each Authorised Card User understand, acknowledge and agree the details as specified in the Important Notes for Card Application above and agree to be bound by the terms and conditions in the Cardmember Agreement (including the Terms and Conditions for Interest-free Instalment Plan and Terms and Conditions for Selected Merchant Interest-free Instalment Plan) in force from time to time governing the use of the Commercial Card(s) (including but not limited to the use of cash advance facility or any Interest-free Instalment Plan) that accompany each card.
- g. The Applicant undertakes to advise Hang Seng Bank Limited if (A) the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng Bank Limited or its subsidiaries (Note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this sub-clause (A); OR (B) (if the Applicant is a business entity or other company) any persons mentioned in the above sub-clause (A) either (a) has 30 percent or more voting power in the Applicant's general meeting or members meeting; or (b) control the composition of the majority of the Applicant's board or governance meetings. Hang Seng Bank Limited requires the above information to comply with the Listing Rules. (Note): "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.
- h. Each guarantor confirms that (i) that guarantor did not hold any credit card that was cancelled due to default payment; (ii) that guarantor currently does not have any overdue payment in respect of any of that guarantor's indebtedness; and (iii) there is no bankruptcy order made against that guarantor and that guarantor is not in the process of petitioning for bankruptcy nor has any intention to do so.
- i. The Applicant and each Authorised Card User acknowledge and agree that Hang Seng has absolute discretion in offering and providing services, benefits and privileges in connection with the use of the Commercial Card(s) on such terms and conditions as Hang Seng may prescribe from time to time, and that any such services, benefits and privileges may be offered and provided by Hang Seng to either or both of the Applicant and the Authorised Card User(s).
- j. Where the Applicant is a limited company, the Applicant agrees the following terms and conditions shall apply:
- (i) The Applicant applies to Hang Seng for the issuance of a sufficient number of Commercial Card(s) as, in the judgment of the Sole Director or the Director(s) (including the Chairman of the Meeting) ("Authorised Director(s)") who constituted the quorum for the meeting passing the Said Resolution ("the Said Meeting"), the Applicant may require;
 - (ii) The Authorised Director(s) be and is/are hereby authorised, directed and empowered, in the name of the Applicant, (i) to apply to Hang Seng from time to time for the issuance of such number of Commercial Card(s) as such Authorised Director(s) consider(s) appropriate; and (ii) to execute such application forms as Hang Seng may require; and (iii) to apply, subject to Hang Seng's approval at its entire discretion, for the change of credit limit of each of the Commercial Card(s) issued by Hang Seng; and (iv) to handle all other matters in relation to the Commercial Card(s) issued by Hang Seng, and that **the Applicant undertakes to accept full responsibility and to pay all indebtedness which may be incurred by the use (whether authorised by the Applicant or not) of all or any such Commercial Card(s) by the respective officers and/or agents of the Applicant to which they are issued as requested by the Authorised Director(s) on behalf of the Applicant; and**
 - (iii) The Cardmember Agreement in force from time to time governing the use of the Commercial Card(s) be and is hereby approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the relevant application form(s) from time to time by such Authorised Director(s) for and on behalf of the Applicant in accordance with the terms of these Resolutions.
- k. **I/We and each individual acknowledge and agree that all personal data and information relating to the sole proprietor/partner/director/shareholder/guarantor/Authorised Card User of my/our firm/company and each individual provided by me/us or each individual at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. I/We and each individual also acknowledges and agrees that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.**
- l. I/We hereby acknowledge and agree that:
- (i) Subject to sub-paragraph (ii) below, any information with respect to me/us which is provided by me/us at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng may be disclosed to, or used and retained by, any other institution or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions (1) in order that they may carry out credit and other status checks in respect of me/us; (2) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor and/or (3) to assist them in collecting debts.

N. Certification and Declaration (Cont.)

3. l. (ii) If we are a limited company: (1) We may by giving Hang Seng 90 days' notice in writing revoke the consent contained in sub-paragraph (i) above; (2) If we give notice to revoke the consent given pursuant to sub-paragraph (i) in accordance with sub-paragraph (ii)(1): (01) subject to (06) and (07) below, Hang Seng may continue to disclose information pursuant to sub-paragraph (i) until the notice of revocation given pursuant to sub-paragraph (ii)(1) expires; (02) Hang Seng may notify all persons to whom Hang Seng is permitted to disclose information pursuant to subparagraph (i) of the fact that a notice of revocation has been given pursuant to sub-paragraph (ii)(1); (03) Hang Seng may regard the notice of revocation served on Hang Seng as also applying to the consent we have previously given in respect of all other credit facilities (including hire purchase or leasing loans) granted to us by Hang Seng; (04) Hang Seng may terminate all or any part of the Loan and any other facilities provided to us with effect from the date to be advised by Hang Seng, subject to the terms and conditions by which the relevant facilities are governed; (05) the credit reference agency or similar service provider may continue to retain information provided to it by Hang Seng in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports; (06) Hang Seng may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (ii)(1) above; and (07) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (ii)(1) above.
- (iii) If I/we am/are a sole proprietorship or partnership, I/we may instruct Hang Seng, upon termination of an account by full repayment without any refinancing from Hang Seng, to make a request to the credit reference agency or similar service provider to delete relevant account data from its database, so long as the instruction is given within 5 years after account termination and at no time did the account have a default in payment for a period in excess of 60 days within 5 years immediately before account termination.
- (iv) Subject to sub-paragraphs (ii) and (iii) above, this consent shall remain in effect despite the termination of any of my/our account or borrowing relationship with Hang Seng for a period of five years thereafter; or if later, for the period of five years after the settlement following a payment default of more than sixty days.
- (v) This consent is given by me/us, or if we consist of more than one person, by each of us severally.
- (vi) This consent is in addition to and does not affect any agreement or consent contained in any account rules, terms and conditions or other contracts and agreements or documents governing any of my/our account and/or borrowing relationship with Hang Seng.
- m. **I/We and each individual acknowledge and agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, disclose the Data to any person who provides to Hang Seng any insurance coverage in whatever nature in connection with the operation of Commercial Card, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me/us and/or each individual, and provide banker's or credit reference in respect of me/us and/or each individual.**
- n. In the case where a guarantee/third party security has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of me/us owed to Hang Seng, I agree that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details, documents or information (including any Data, statement of account or demand for repayment) relating to any loan/banking/credit facilities extended by Hang Seng to me/us for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.
- o. **I/We, each Authorised Card User and each guarantor confirm that the information on this application form is true and correct and authorise Hang Seng Bank Limited ("Hang Seng") to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same.**
- p. The Applicant confirms that it has verified that the Residential Address provided by the Authorised Card User(s) in "Information of Authorised Card User(s)" section is/are the same as in Applicant's company records.
- q. The Applicant and each Authorised Card User acknowledge, confirm and agree that if any Primary User (who is designated by the Applicant to use Hang Seng Business e-Banking) who acts on behalf of the Applicant selects in Hang Seng Business e-Banking e-Statement for Hang Seng Business Integrated Account, all Primary User(s) and Secondary User(s) (who is/are designated by the Primary User(s) to use Hang Seng Business e-Banking) (if applicable) are each authorised to view the electronic version of the Business Integrated Account consolidated statement via the Hang Seng Business e-Banking, which will include all Commercial Cards' account number, credit limit, balance or such other information as may be accessible by the Primary User(s) and the Secondary User(s) (if applicable).
- r. (ONLY APPLICABLE TO THE APPLICANT WHO APPLIES FOR THE PRINTING OF COMPANY LOGO ON CARD SERVICE)
The Applicant warrants and represents that the Applicant has the full right and power to use its logo ("Logo") and hereby authorises Hang Seng to use the Logo for imprinting on the Commercial World Mastercard. The Applicant further warrants and represents that such use of the Logo will not violate any patents, trademarks, copyrights, sole agency rights or any other rights of any third parties or any legislative provisions or regulations in force at any time. The Applicant shall fully indemnify Hang Seng against all costs, expenses, damages, liabilities, claims and losses arising out of such use and/or violations. The Applicant acknowledges that Hang Seng reserves the right to reject the application for this service.
- s. Where the Applicant is a sole proprietorship or partnership, the provisions of this application form shall be communicated to Hang Seng and remain in force until amended and notified to Hang Seng in such manner as Hang Seng may prescribe from time to time; where the Applicant is a limited company, the provisions of this application form (including the Said Resolutions) shall be communicated to Hang Seng and remain in force until an amending resolution shall be passed by the Sole Director or the Board of Directors or the governing body (as the case may be) of the Applicant and a certified copy by the Sole Director or the chairman of the meeting and either the Company Secretary or one other Director of the Applicant shall have been received by Hang Seng.

Notes: For any change on the company information including but not limited to company name, company address, beneficial ownership, control of account and shares of capital, etc., please contact your relationship manager, any of our business banking centre or call 24-hour Business Partner Direct at 2198 8000.

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

N. Certification and Declaration (Cont.)

(Applicable to all Applicants)

The Applicant understands and agrees that the Renminbi Savings sub-account under the above Business Integrated Account and any other foreign currency savings account in Renminbi to be opened with the Bank by the Applicant from time to time and the provision of Renminbi Services by the Bank from time to time are at all times subject to the Bank's agreement with the clearing bank or the domestic agent bank, the Applicable Regulations (as defined in the Terms and Conditions for Renminbi Account) and also any other related terms and conditions and information issued by the Bank from time to time. The Applicant hereby confirm that the Applicant has read and agreed to be bound by the Business Integrated Account Terms and Conditions and Hang Seng's terms and conditions applicable to such account from time to time (which shall include but not limit to the terms and conditions related to Renminbi Savings Account under "Terms and Conditions for Renminbi Account of Hang Seng Bank Limited").

The Applicant understands and agrees that on the occurrence of any transaction in violation of the Applicable Regulations, the Bank can, at its discretion, reject any of the Applicant's transaction instructions and/or close the Applicant's Renminbi Savings Account and the Applicant shall be solely liable for all losses, costs, expenses and charges of any kind resulting therefrom. In the event of any inconsistency between the Applicable Regulations and the Business Integrated Account Terms and Conditions and Hang Seng's terms and conditions applicable to Renminbi account or services from time to time (which shall include but not limit to the terms and conditions related to Renminbi Savings Account or services under "Terms and Conditions for Renminbi Account of Hang Seng Bank Limited"), the Applicable Regulations shall prevail.

RMB Currency Risk
The Applicant understands that Renminbi is subject to exchange rate risk. Fluctuation in the exchange rate of Renminbi may result in losses in the event that the Applicant subsequently converts Renminbi into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Renminbi is currently not freely convertible and conversion of Renminbi through banks in Hong Kong, like other Renminbi services provided by banks in Hong Kong, are subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice).

This Application Form is executed as a deed in the case of a sole proprietorship or partnership Applicant.

Certified, confirmed, agreed and signed by: -

In the capacity(ies) of a Sole Proprietor / Partner / Sole Director / Chairman of the Meeting (must be a director) / Guarantor / Authorised Card User X Name: _____	In the capacity(ies) of a Partner / Director / Guarantor / Authorised Card User X Name: _____
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In the capacity(ies) of a Partner / Director / Guarantor / Authorised Card User X Name: _____	In the capacity(ies) of a Partner / Director / Guarantor / Authorised Card User X Name: _____
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In the capacity(ies) of a Partner / Director / Guarantor / Authorised Card User X Name: _____	In the capacity(ies) of a Partner / Director / Guarantor / Authorised Card User X Name: _____
--	--

Date(DD/MM/YY)

Note : This Certification and Declaration should be signed by the Sole Proprietor if the Applicant is a sole-proprietorship, all Partners if the Applicant is a partnerships or the Sole Director or each of the Directors (including the Chairman of the Meeting) who constituted the quorum for the Said Meeting in accordance with the articles of association or the constitutional documents of the Applicant if the Applicant is a limited company, each of the Authorised Card User(s) who is / are not the Sole Proprietor / Partners / Sole Director / Director(s) and each guarantor(s).

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BBD17A-R66(YX) 35-42 04/24 E <BBD17A>

Account No. - - 883

For Bank Use (Cont.)

Credit Card (Cont.)

Recommended PG waiver

Card 1 Credit Limit	Card 2 Credit Limit	Card 3 Credit Limit	Total Limit	Group Exposure
Rejected	Approved	Recommend		PID

Deposit Card 1 pre-open Deposit Card collected on the spot Opt out service Request > 1 card, total no. of cards

RPQ Result: (must complete Section H Risk Profiling Questionnaire): Risk Tolerance Level

Zero (000) Low (001) Low to Medium (002) Medium (003) Medium to High (004) High (005)
 A copy of completed and signed RPQ has been passed to customer.
 (To be completed by ASV GZC) BISP Updated by _____ Date _____

Risk Assessment Performed by:

Staff Name:	Staff ID:	HKMA Registration No.:	Signature	Date:
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Risk Assessment Independent Review Conducted by:

Staff Name:	Staff ID:	HKMA Registration No.:	Signature	Date:
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Supervisor Endorsement (only applicable if risk level increases by 2 levels or above compared to last RPQ):

Staff Name: _____ Staff ID: _____
 HKMA Registration No.: _____ Date (DD/MM/YY) & Time: _____
 Signature: _____

- Follow up call / meeting with customer? (optional, to be determined by Supervisor) Yes No

Date (DD/MM/YY): _____ Time: _____
 Tel. Extension (if applicable): _____

- Rationale?

If YES
 All APs are vulnerable customers
 Customers have been holding a conservative view
 Others (please specify): _____

If NO
 Customers have expressed a change of risk appetite recently
 Supervisor has witnessed the process of risk assessment conducted by the sales staff
 Others (please specify): _____

Staff Declaration (For SEC account (account suffix – 085) activation only):

"Derivative Products Traded on Hong Kong Exchanges and Clearing Limited and Overseas Exchanges and Relevant Risks" in the language of the client's choice (English or Chinese) provided by, and client has been invited to read the nature & risks of the financial derivative products traded on HKEX and Overseas Exchanges, ask questions and take independent advice if the client wishes by:
 "Important Notice about Hong Kong Investor Identification Regime (HKIDR), Over-The-Counter Securities Transaction Reporting Regime (OTCR) and Fast Interface for New Issuance (FINI) (For Non-Personal Customers Only)" (SEC358) has been provided to customer by:
 Checked with customer if it has LEI by:

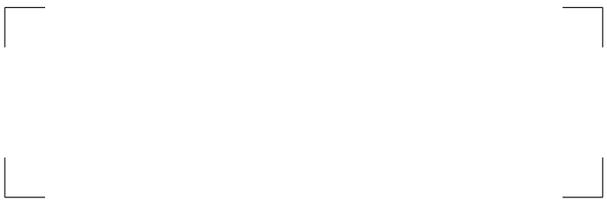
Staff Name:	Staff ID:	HKMA Registration No.:	Signature	Date:
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印鑑表
Signature Form

申請日期(日/月/年)
Date of Account Application(DD/MM/YY)

戶口號碼 Account No.	參照戶口(如適用) Referral Account (if applicable)
英文姓名 Name in English	
中文姓名 Name in Chinese	
簽署安排 簽署憑 式共 式簽字 <input type="checkbox"/> 需加蓋公司章生效 <input type="checkbox"/> 不需要公司章生效 Signing Arrangement Any of the Together with Chop shall be valid without Chop shall be valid	
公司章式樣 Company Chop Specimen	

姓名 Name	姓名 Name
身份證明文件種類 <input type="checkbox"/> 香港身份證 <input type="checkbox"/> 護照 <input type="checkbox"/> 旅遊證件 ID Document Type HKID Passport Travel Document <input type="checkbox"/> 其他 Others	身份證明文件種類 <input type="checkbox"/> 香港身份證 <input type="checkbox"/> 護照 <input type="checkbox"/> 旅遊證件 ID Document Type HKID Passport Travel Document <input type="checkbox"/> 其他 Others
身份證明文件號碼 ID Document No.	身份證明文件號碼 ID Document No.
簽字 Signature 	簽字 Signature 
姓名 Name	姓名 Name
身份證明文件種類 <input type="checkbox"/> 香港身份證 <input type="checkbox"/> 護照 <input type="checkbox"/> 旅遊證件 ID Document Type HKID Passport Travel Document <input type="checkbox"/> 其他 Others	身份證明文件種類 <input type="checkbox"/> 香港身份證 <input type="checkbox"/> 護照 <input type="checkbox"/> 旅遊證件 ID Document Type HKID Passport Travel Document <input type="checkbox"/> 其他 Others
身份證明文件號碼 ID Document No.	身份證明文件號碼 ID Document No.
簽字 Signature 	簽字 Signature 
核准 Approved	

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BBD17A-R66(YX) 39-42 04/24 E <BBD17A>

風險接受程度 Risk Tolerance Level: 零風險 Zero Risk (0)

- 風險接受程度：零風險(0) – 客戶不接受任何投資風險。
Risk Tolerance Level: Zero Risk (0) – The customer does not accept any investment risk.
- 所有投資產品均不適合客戶。
None of the investment products will be suitable for the customer.

風險接受程度 Risk Tolerance Level: 低風險 Low Risk (1)

- 風險接受程度：低風險(1) – 保守的投資者。資本保值為投資者最重要的考慮。投資者尋求獲取與存款利率相若的投資回報，並明白投資者將需要及願意承受輕微程度(不等於零)的資本風險。
Risk Tolerance Level: Low Risk (1) – The investor is conservative. Capital preservation is of investor's primary importance. The investor wants to achieve investment returns in line with bank deposits and understands it will need to and is willing to take a minimal (not zero) amount of risk with the capital invested.
- 投資者預期投資者的投資的價值於一般市況下將有輕微波動(不等於零)。
In normal market conditions, the investor expects the price fluctuation of investor's investment to be minimal (not zero).
- 評為低風險(1)的投資產品應當適合這類型的投資者。
Investment products with risk rating "Low Risk (1)" are likely to be suitable for such investors.

風險接受程度 Risk Tolerance Level: 低至中度風險 Low to Medium Risk (2)

- 風險接受程度：低至中度風險(2) – 輕度保守的投資者。投資者尋求低至中等程度的資本增值機會，並明白投資者將需要及願意承受低至中等程度的資本風險。
Risk Tolerance Level: Low to Medium Risk (2) – The investor is moderately conservative. The investor wants to achieve low to medium level of capital growth and understands investor will need to and is willing to take low to medium amount of risk with the capital invested.
- 投資者預期投資者的投資的價值於一般市況下將有輕微至中等程度的波動。
In normal market conditions, the investor expects the price fluctuation of investor's investment to be low to medium.
- 評為低至中度風險(2)或以下風險的投資產品應當適合這類型的投資者。
Investment products with risk rating "Low to Medium Risk (2)" or below are likely to be suitable for such investors.

風險接受程度 Risk Tolerance Level: 中度風險 Medium Risk (3)

- 風險接受程度：中度風險(3) – 輕度進取的投資者。投資者尋求中等程度的資本增值機會，並明白投資者將需要及願意承受中等程度的資本風險。
Risk Tolerance Level: Medium Risk (3) – The investor is moderately aggressive. The investor wants to achieve medium level of capital growth and understands investor will need to and is willing to take a medium amount of risk with the capital invested.
- 投資者預期投資者的投資的價值於一般市況下將有中等程度的波動。
In normal market conditions, the investor expects the price fluctuation of investor's investment to be medium.
- 評為中度風險(3)或以下風險的投資產品應當適合這類型的投資者。
Investment products with risk rating "Medium Risk (3)" or below are likely to be suitable for such investors.

風險接受程度 Risk Tolerance Level: 中度至高風險 Medium to High Risk (4)

- 風險接受程度：中度至高風險(4) – 進取的投資者。投資者尋求中等至高程度的資本增值機會，並明白投資者將需要及願意承受中等至高程度的資本風險。
Risk Tolerance Level: Medium to High Risk (4) – The investor is aggressive. The investor wants to achieve medium to high capital growth and understands investor will need to and is willing to take medium to high amount of risk with the capital invested.
- 投資者預期投資者的投資的價值於一般市況下將有中等至高程度的波動。
In normal market conditions, the investor expects the price fluctuation of investor's investment to be medium to high.
- 評為中度至高風險(4)或以下風險的投資產品應當適合這類型的投資者。
Investment products with risk rating "Medium to High Risk (4)" or below are likely to be suitable for such investors.

風險接受程度 Risk Tolerance Level: 高度風險 High Risk (5)

- 風險接受程度：高風險(5) – 非常進取的投資者。投資者尋求高程度的資本增值機會，並明白投資者將需要及願意承受包括有可能損失超過原投資金額的高程度的資本風險。
Risk Tolerance Level: High Risk (5) – The investor is very aggressive. The investor wants to achieve high capital growth and understands investor will need to and is willing to take high amount of risk with the capital invested, including the possibility of losing more than the capital invested.
- 投資者預期投資者的投資的價值於一般市況下將有高度的波動。
In normal market conditions, the investor expects the price fluctuation of investor's investment to be high.
- 評為高風險(5)或以下風險的投資產品應當適合這類型的投資者。
Investment products with risk rating "High Risk (5)" or below are likely to be suitable for such investors.

Derivative Products Traded on Hong Kong Exchanges and Clearing Limited and Overseas Exchanges and Relevant Risks

If customers wish to trade the derivative products mentioned below, you should read carefully and understand the nature, terms and risks of the relevant products/trades.

Derivative Warrants (“DWs”)

- DWs are issued by a third party, usually an investment bank, independent of the issuer of the underlying assets. Derivative warrant traded in Hong Kong/Overseas market is likely to have a unique expiry date.
- DWs are an instrument that gives an investor the right to buy or sell an underlying asset at a pre-set price prior to a specified expiry date. DWs may be bought and sold prior to their expiry in the market. At expiry settlement is made in cash rather than a purchase or sale of the underlying asset. DWs are generally divided into two types: calls and puts. Holders of call warrants have the right, but not obligation, to purchase from the warrant issuer a given amount of the underlying asset at a predetermined price (also known as the exercise price) within a certain time period. Conversely, holders of put warrants have the right, but not obligation, to sell to the warrant issuer a given amount of the underlying asset at a predetermined price within a certain time period.

Inline Warrants (“IW”s)

- IWs are issued by a third party, usually an investment bank, independent of the issuer of the underlying assets. In general, IW is likely to have a unique expiry date.
- Inline Warrants are a type of structured product that entitles the investors to receive a pre-determined fixed payment at expiry. At expiry, investors will receive a Maximum Fixed Payment at Expiry (e.g. HK\$1) per inline warrant held when the underlying asset falls at or within the Upper and Lower Strikes (In-The-Range) or Minimum Fixed Payment at Expiry (e.g. HK\$0.25) per inline warrant held when the underlying asset falls outside the Upper and Lower Strikes (Out-of-The-Range). Due to the pre-determined fixed maximum payment at expiry, an inline warrant should not be traded above the Maximum Fixed Payment at Expiry. Investors will suffer a loss by buying an inline warrant above Maximum Fixed Payment at Expiry.

Callable Bull / Bear Contracts (“CBBC”)

- CBBC are a type of structured product that tracks the performance of an underlying asset without requiring investors to pay the full price required to own the actual asset. CBBC are settled in cash only. CBBC have a fixed expiry date, allowing investors to take bullish or bearish positions on the underlying assets. In Hong Kong, CBBC are issued by a third party, usually an investment bank, independent of HKEX and of the underlying asset.
- There are two categories of CBBC, namely Category N CBBC and Category R CBBC. CBBC have a Call Price and a Mandatory Call Feature. CBBC can be held until maturity (if not called before expiry) or sold before expiry.

Exchange Traded Funds (“ETFs”)

- ETFs are passively-managed open-ended funds, unit trust or similar investment arrangement that is listed and/or traded on an exchange. ETFs in Hong Kong are authorized by the Securities and Futures Commission (“SFC”) of Hong Kong. The principal objective of an ETF is to track or replicate the performance of an underlying index. The index can be on a stock market, a specific segment of a stock market, a group of stock markets, bonds or commodities. Some ETFs in Hong Kong also track the performance of single commodities, such as gold.
- ETFs can be broadly grouped into three types: Physical, Synthetic and Futures-based. Physical ETFs directly buy all the assets needed to replicate the composition and weighting of their benchmarks (e.g. constituents of a stock index). However, some only buy a portion of the assets needed to replicate the benchmarks or assets which have a high degree of correlation with the underlying benchmarks. Some physical ETFs with underlying equity-based indices may also invest partially in futures and options contracts.
- Synthetic ETFs do not buy the assets in their benchmark, but invest in financial derivative instruments to replicate the benchmark’s performance. The ETFs are required to have collateral when investing in derivatives. In Hong Kong, an ETF’s net risk exposure to any single counterparty cannot be more than 10% of its NAV. Future-based ETFs use futures indices as their underlying benchmarks to replicate their composition and weighting so as to give the ETFs the performance of the benchmarks.
- In Hong Kong, there are also requirements for identification of synthetic ETFs and futures-based ETFs. For synthetic ETFs listed on Hong Kong Exchanges and Clearing Limited (“HKEX”), a marker “X” is placed at the beginning of their English and Chinese stock short names for easy identification and an asterisk with annotation (*This is a synthetic ETF) is placed right after the name of synthetic ETF in offering documents and marketing materials. For future-based ETFs listed on HKEX, a marker “F” is placed at the beginning of their English and Chinese stock short names.

Leveraged and Inverse Products (“L&I Products”)

- L&I Products, structured as ETFs, seek to achieve short-term investment results that correspond to the daily magnified or daily inverse performance of their underlying benchmarks on a daily basis. Today, the performance multiple is capped at two times (2x) for leveraged products and negative one time (-1x) for inverse products.
- L&I Products seek to achieve a multiple (2x or -1x) of their benchmark’s daily performance, before fees and expenses, the performance can deviate from the multiple of the benchmark’s cumulative return when held for longer than one trading day. L&I Products invest a portion or all of their net assets in derivatives, typically futures or swaps.

Relevant Risks

- **Issuer default risk**
In the event that a financial derivative product issuer becomes insolvent and defaults on its obligations in relation to its listed securities, investors will be considered as unsecured creditors and will have no preferential claims to any assets held by the issuer. Therefore, investors should specifically pay attention to the financial strength and credit worthiness of financial derivative product issuers.
- **Gearing risk**
DW / CBBC / L&I Products are leveraged products and their value can be changed rapidly according to the gearing ratio relative to the underlying assets. Investors should be warned that the value of such products may fall to zero resulting in a total loss of the initial investment.
- **Time decay risk**
If all conditions remain unchanged, the value of DW, IW and CBBC will decay over time when they come near to their expiry dates. Therefore, they should not be treated as long term investments.
- **Expiry considerations**
Most financial derivative products have an expiry date after which the products may become worthless. For IW, the profit potential is capped by the pre-determined payment.
- **Mandatory call**
CBBC are not suitable for all investors and investors should consider their risk appetite prior to trading. A CBBC may be called by the issuer when the price of the underlying asset hits the Call Price and that CBBC will expire early. Payoff for Category N CBBC will be zero when they expire early. When Category R CBBC expire early the holder may receive a small amount of Residual Value payment, but there may be no Residual Value payment in adverse situations. Once the CBBC is called, even though the underlying asset may bounce back in the right direction, the CBBC which has been called will not be revived and investors will not be able to profit from the bounce-back.

Derivative Products Traded on Hong Kong Exchanges and Clearing Limited and Overseas Exchanges and Relevant Risks

- **Extraordinary price movements**
The price of a financial derivative product may not match its theoretical price due to outside influences such as market supply and demand factors. As a result, the actual traded prices can be higher or lower than the theoretical prices.
- **Liquidity risk**
Financial derivative product issuers may be required to appoint a liquidity provider for each individual product. The role of a liquidity provider is to provide two way quotes to facilitate trading of the products. If a liquidity provider defaults or ceases to fulfill its role, investors of the relevant products may not be able to buy or sell the product until a new liquidity provider is appointed. For L&I Products, rebalancing typically takes place near the end of a trading day (shortly before the close of the underlying market) to minimize tracking difference. The short interval of rebalancing may expose L&I Products more to market volatility and higher liquidity risk.
- **General market risks**
The market price of a financial derivative product is also affected by the same investment risks that affect the stock market, such as movements in domestic and international markets, the present and anticipated economic environment, investor sentiment, interest rates and volatility. Investors may lose all their initial investment amount.
- **Foreign exchange risk**
If the underlying assets of the financial derivative products that are traded by the investors are not denominated in Hong Kong dollars, investors are also exposed to exchange rate risk. Besides, if the relevant foreign currency is subject to exchange controls, investor may have to convert the local currency into the relevant foreign currency when investor invests in that foreign currency denominated derivative product. It is possible that investor may not receive the relevant foreign currency upon redemption or sale of the relevant foreign currency denominated financial derivative products. The relevant foreign currency denominated derivative products may also be subject to liquidity risk, credit and insolvency risks of the product issuers.
- **Uncollateralised product risk**
Uncollateralised structured products are not secured by any assets. If the issuer becomes insolvent, investors can lose their entire investment. Investors should read the listing documents in detail in order to determine if a product is uncollateralised.
- **Tracking error risk**
Tracking error is the difference between the performance of an ETF and its underlying benchmark. Tracking error can arise due to factors such as the impact of the Total Expense Ratio, changes in the composition of the underlying benchmark and changes of the type of ETF (e.g. physical vs synthetic). In the case of a synthetic ETF, the indirect costs borne by the fund may only be reflected in the market value of the derivative instruments it holds.
- **Risk in trading at discount or premium to net asset value (“NAV”)**
The market price of an ETF may be at a discount or premium to its NAV. This price discrepancy is caused by supply and demand factors and may be more likely to emerge during periods of high market volatility and uncertainty. This phenomenon may also be observed in the ETFs which track the specific markets or sectors that are subject to direct investment restrictions. As a result, investors who buy ETFs at a premium may suffer losses even if the NAV is higher when they sell. If the trading of ETFs is being terminated by the exchange, investors may not be able to fully recover the amount of initial investment.
- **Long-term holding risk**
L&I Products are not intended for holding longer than the rebalancing interval, typically one day. Daily rebalancing and the compounding effect will make the L&I Product's performance over a period longer than one day deviate in amount and possibly direction from the leveraged/inverse performance of the underlying index over the same period. The deviation becomes more pronounced in a volatile market. As a result of daily rebalancing, the underlying index's volatility and the effects of compounding of each day's return over time, it is possible that the leveraged product will lose money over time while the underlying index increases or is flat. Likewise, it is possible that the inverse product will lose money over time while the underlying index decreases or is flat.
- **Risk of rebalancing activities**
There is no assurance that L&I Products can rebalance their portfolios on a daily basis to achieve their investment objectives. Market disruption, regulatory restrictions or extreme market volatility may adversely affect the rebalancing activities.
- **Intraday investment risk**
Leverage factor of L&I Products may change during a trading day when the market moves but it will not be rebalanced until day end. The L&I Product's return during a trading day may be greater or less than the leveraged/opposite return of the underlying index.
- **Trading risk for Inline Warrant**
Trading IW below the Minimum Fixed Payment at Expiry or above the Maximum Fixed Payment at Expiry may not reflect the true value of the IW. **In Hong Kong, any inline warrant trades executed at the price above the Maximum Fixed Payment at Expiry will not be recognized and will be cancelled by HKEX.**

The above information are based on the information provided on the websites of HKEX, SFC and U.S Securities and Exchange Commission. For more detailed information regarding derivative products, investors can refer to the websites of HKEX (<http://www.hkex.com.hk>) and SFC (<http://www.sfc.hk>) and U.S. Securities and Exchange Commission (<http://www.investor.gov>).

Disclaimer

This document has been issued by Hang Seng Bank Limited for general reference and information purposes only, and is not prepared based on any particular circumstances. This document does not, by itself, constitute, nor is it intended to be, nor should it be construed as any offer, solicitation of the sale, recommendation, or advice to invest in any of the products or investments mentioned herein.

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The information contained in this document is based on sources which we believe to be reliable but have not independently verified. You should not make any investment decision based on this document alone. Before making any investment decision, you should understand the nature, terms and risks of the relevant products/trades. You should read and understand the relevant offering circular/information memorandum, terms and conditions of the issuers, introduction/guide of the product, information brochure of the product or any other document in relation to the products/trades.

You must make your own assessment and investigation on the products/trades or the parties involved (including issuers, guarantors or trustees). You should also consider your own circumstances, including your acceptable risk level, financial situation, investment experience, investment objectives, investment period and particular needs. Besides, you should also consider other matters, such as your citizenship, the law of the countries where you reside or have the right to reside and the tax issues that arise from the investment, legal requirement and any foreign exchange controls or foreign exchange control regulations.

If you have any doubt in the products/trades mentioned in this document or cannot confirm if the relevant products/trades are suitable for you, please consult independent professional advice.

Principal Liabilities and Obligations under the Terms and Conditions

Principal liabilities and obligations for using the Hang Seng Platinum Commercial Mastercard/Hang Seng Commercial World Mastercard/Hang Seng Visa Platinum Commercial Card/Hang Seng Visa Platinum Business Card/Hang Seng RMB Diamond Commercial Card (including Affinity Cards) ("Card") under the relevant terms and conditions are highlighted below for your particular attention. You must read the FULL VERSION of the terms and conditions governing the use of the Card. The terms and conditions are available at branches for collection.

1. The Cardmember shall procure each Authorised Card User to sign the Card immediately upon receipt.
2. The Cardmember shall, and shall procure each Authorised Card User to, exercise reasonable care and diligence in keeping the Card and the personal identification number ("PIN") and, in the case of any loss, theft or unauthorised disclosure of them, report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
3. The Cardmember shall be solely liable for the obligations and liabilities of each Authorised Card User under the terms and conditions.
4. The Cardmember shall repay promptly the outstanding balance of the Card account on demand by Hang Seng.
5. The Cardmember shall be liable for all unauthorised transactions and losses suffered by Hang Seng involving the use of the Card and/or the PIN by any Authorised Card User if the Cardmember and/or the relevant Authorised Card User has/have acted fraudulently or with gross negligence or failed to fulfill the obligations as set out in Clause 2 above.
6. The Cardmember shall repay the outstanding amount as specified in the relevant Card statement on or before the payment due date, failing which an additional late charge shall be payable by the Cardmember.
7. The Cardmember shall be solely responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the terms and conditions and recovering any sum owed or incurred by the Cardmember to Hang Seng.
8. Where the Cardmember and the Authorised Card User(s) have not acted fraudulently or negligently and have reported the loss, theft and/or unauthorised disclosure of the Card/PIN as soon as reasonably practicable, the maximum liability for unauthorised Card transactions before Hang Seng actually receives the report will not be higher than the amount prescribed by the applicable laws and regulations. However, subject to the applicable laws and regulations, the Cardmember shall be liable for all unauthorised cash advances effected with the use of the PIN before Hang Seng actually receives the report of the loss, theft or unauthorised disclosure of the PIN.
9. The Cardmember and the relevant Authorised Card User shall report to Hang Seng any discrepancies in the Card statements within 60 days of the statement date.
10. Hang Seng is entitled to apply the credit balance of the Cardmember's account in or towards satisfaction of the debts and liabilities owed or incurred by the Cardmember to Hang Seng.
11. Hang Seng is entitled to amend the terms and conditions, and vary any fees and charges in respect of the use of the Card, subject to a notice of not less than 60 days, which shall be binding on the Cardmember and each Authorised Card User if the Cardmember or any of the Authorised Card User continues to use or retain the Card after the effective date as specified in the notice. The Cardmember and/or the Authorised Card User may elect to terminate the Card pursuant to the terms and conditions if the Cardmember and/or such Authorised Card User do/does not agree to such amendments or variations.

(The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.)



HANG SENG COMMERCIAL CARD KEY FACTS STATEMENT

Interest Rates and Finance Charges	HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial Mastercard / Commercial World Mastercard	Hang Seng UnionPay RMB Diamond Commercial Card
Annualised Percentage Rate (APR) for Retail Purchase	35.72% ¹ (monthly rate at 2.67%) when you open your account and it will be reviewed from time to time. We will not charge you interest and finance charge if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the previous statement date immediately preceding the Payment Due Date on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date immediately preceding the Payment Due Date) from the date of that new transaction on a daily basis until payment in full.	
APR for Cash Advance	35.98% ¹ (monthly rate at 2.67%) when you open your account and it will be reviewed from time to time. We will not charge you interest and finance charge if you pay your balance in full by the due date each month. Otherwise, interest will be charged on the amount of cash advance with (i) the unpaid balance from the previous statement date immediately preceding the Payment Due Date on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date immediately preceding the Payment Due Date) from the date of that new transaction (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc.) on a daily basis until payment in full.	
Delinquent APR	Not applicable, the APRs are the same as above-mentioned.	
Interest Free Repayment Period	Up to 56 days	
Minimum Payment Amount	The Minimum Payment Amount is HKD300 / CNY300 or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).	
Fees (per card)	HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial Mastercard / Commercial World Mastercard	Hang Seng UnionPay RMB Diamond Commercial Card
Annual Fee	HKD980	CNY980
Cash Advance Handling Fee	0.5% of transaction amount (minimum HKD100 for the Hong Kong Dollars card or minimum CNY100 for the Renminbi card per transaction).	
Foreign Currency Transaction Conversion Fee	1.95% of every transaction effected in a currency other than Hong Kong Dollars	Not applicable
Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in the currency of the credit card at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of fees to be applied before the transactions are entered into as settling foreign currency transactions in the currency of the credit card may involve a cost higher than the foreign currency transaction handling fee.	
Late Charge	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HKD300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Overlimit Fee	An overlimit fee of HKD180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HKD180 or above.	An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
Returned Cheque / Autopay Reject Handling Fee	— A returned cheque/autopay reject handling fee of HKD120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HKD120 . — Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.	— A returned cheque/autopay reject handling fee of CNY120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than CNY120 . — Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.
Card Replacement Fee	HKD100	CNY100
Printing of Company Logo on Card Surface Fee	HKD100 each year	Not applicable
Sales Slip Retrieval Fee	HKD40 per copy	CNY40 per copy
Statement Copy Retrieval Fee	HKD50 per statement	CNY50 per statement
Credit Reference Letter Fee	HKD200 for each copy	CNY200 for each copy
Payment by Non-local Bank's Cheque / Cashier's Order	HKD60 per cheque / cashier's order (an additional 0.25% or minimum HKD100 of the transaction amount will be charged in case the cheque / cashier's order is issued by bank in Macau.)	Not applicable
Credit Balance Refund by Cashier's Order	HKD35 per cashier's order	CNY35 per cashier's order
Handling Fee for Payment Over the Counter at Branch	HKD30 per transaction	

Notes:

1. The APRs are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation.
2. The foreign currency transactions will be converted into Hong Kong Dollars (for the Hong Kong Dollars card) or converted into Renminbi (for the Renminbi card) at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets or the government-mandated rate in effect for the applicable conversion date, in each instance. For the HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial Mastercard / Commercial World Mastercard, the Foreign Currency Transaction Conversion Fee of 1.95% has included the reimbursement charge levied by the relevant Card Association on Hang Seng Bank Limited ("Hang Seng").

Hang Seng reserves the right at its sole discretion and from time to time to amend the above interest rates, finance charges and fees. Any such amendment will be effective upon giving notice to the Cardmember and / or Authorised Card User in accordance with the applicable Cardmember Agreement. The English version of the above shall prevail whenever there is a discrepancy between the English and Chinese versions.

Hang Seng Bank Limited (the “Bank”)

* Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)

1. From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking/financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, controlling persons, officers and managers of a corporate customer or applicant, partners or members of a partnership, beneficial owner, trustee, settlor or protector of a trust, account holder of a designated account, payee of a designated payment, representative, agent or nominee of a customer, or any other persons with whom a customer has a relationship that is relevant to the customer’s relationship with the Bank) (collectively “data subjects”) to supply the Bank with data in connection with various matters such as the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of related banking/financial services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.
2. Failure to supply such data may result in the Bank being unable to approve the opening of or continue accounts or establish or continue banking/credit facilities or provide related banking/financial services.
3. It is also the case that data are collected from (i) data subjects in the ordinary course of the continuation of the banking/financial relationship (for example, when data subjects write cheques, deposit money or apply for credit), (ii) a person acting on behalf of the data subjects whose data are provided, (iii) data subjects’ use of the Bank’s websites and apps, including in accordance with the Bank’s Privacy Policy (<https://www.hangseng.com/en-hk/resources/important-message/#privacy>) and (iv) other sources (for example, information obtained from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “**credit reference agencies**”)). Data may also be generated or combined with other information available to the Bank or any member of the HSBC Group (“**HSBC Group**” means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually) and “**member of the HSBC Group**” has the same meaning).
4. The purposes for which data may be used are as follows:
 - (i) considering applications for products and services and the daily operation of the banking/financial products, services and banking/credit facilities provided to data subjects;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank’s credit scoring models;
 - (iv) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “**credit providers**”) to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of data subjects;
 - (vi) designing banking/financial services or related products for data subjects’ use;
 - (vii) analysing how data subjects access and use the Bank’s services including services available on the Bank’s websites and apps from time to time;
 - (viii) advertising and marketing services, products and other subjects (including in connection with direct marketing as detailed in paragraph 7 below);
 - (ix) determining the amount of indebtedness owed to or by data subjects;
 - (x) the enforcement of data subjects’ obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security or guarantee for data subjects’ obligations;
 - (xi) meeting obligations, requirements or arrangements, whether compulsory or voluntary, of the Bank or any of its branches or any member of the HSBC Group to comply with, or in connection with:
 - (a) any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside the Hong Kong Special Administrative Region (“**Hong Kong**”) existing currently and in the future (“**Laws**”) (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines, guidance or requests given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future and any international guidance, internal policies or procedures (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);

- (c) any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the HSBC Group (together the **"Authorities"** and each an **"Authority"**) that is assumed by, imposed on or applicable to the Bank or any of its branches or any member of the HSBC Group; or
 - (d) any agreement or treaty between Authorities;
 - (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the HSBC Group and/or any other use of data and information in accordance with any programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xiii) conducting any action to meet obligations of the Bank or any member of the HSBC Group to comply with Laws or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or any acts or attempts to circumvent or violate any Laws relating to these matters;
 - (xiv) meeting any obligations of the Bank or any member of the HSBC Group to comply with any demand or request from the Authorities;
 - (xv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xvi) exchanging information with merchants accepting credit cards issued by the Bank (each a "merchant") and co-branding partners;
 - (xvii) verifying data subjects' identities with any card acquirer of a merchant in connection with any card transactions; and
 - (xviii) purposes relating thereto.
5. Data held by the Bank or a member of the HSBC Group relating to a data subject will be kept confidential but the Bank or a member of the HSBC Group may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph 4 above:
- (i) any agents, contractors, sub-contractors, service providers or associates of the HSBC Group (including their employees, directors, officers, agents, contractors, service providers, and professional advisers);
 - (ii) any third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to the Bank in connection with the operation of its business (including their employees, directors and officers);
 - (iii) any Authorities;
 - (iv) any person under a duty of confidentiality to the Bank including a member of the HSBC Group which has undertaken to keep such information confidential;
 - (v) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (vi) any persons acting on behalf of an individual whose data are provided, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which the customer has an interest in securities (where such securities are held by the Bank or any member of the HSBC Group) or a person making any payment into the customer's account;
 - (vii) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;
 - (viii) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
 - (ix) any person to whom the Bank or any of its branches or any member of the HSBC Group is under an obligation or required or expected to make disclosure for the purposes set out in, or in connection with, paragraph 4(x), 4(xi) or 4(xii);
 - (x) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the data subject;
 - (xi) any card acquirer of a merchant; and
 - (xii)
 - (a) any member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (e) charitable or non-profit making organisations; and

- (f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph 4 (viii) above.

Such information may be transferred to a place outside Hong Kong.

- 6. With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number or certificate of incorporation number;
 - (iv) date of birth or date of incorporation;
 - (v) correspondence address or registered office address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

7. USE OF DATA IN DIRECT MARKETING

Where a data subject has given consent for the Bank to do so, the Bank may use the data subject's data to provide the data subject with direct marketing. In this connection, please note that:

- (i) the Bank may use the following categories of data for its direct marketing purposes:
 - (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, transaction location, financial background, demographic data, and mobile device ID of a data subject held by the Bank from time to time; and
 - (b) information relating to the data subject's use of the Bank's websites, mobile apps from time to time, whether through cookies or otherwise;
- (ii) the following classes of services, products and subjects may be marketed:
 - (a) financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) any member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph 7 (i) above to other members of the Hang Seng Bank Group for use by them in marketing those services, products and subjects, and the Bank requires the data subject's written consent (which includes an indication of no objection) for that purpose.

If a data subject does not wish the Bank to use or provide his data to other members of the Hang Seng Bank Group for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Bank.

8. TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGRAMMING INTERFACES ("API")

The Bank may, in accordance with the data subject's instructions to the Bank or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Bank's API for the purposes notified to the data subject by the Bank or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

9. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any data subject has the right:
- (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
10. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph 9 (v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
11. In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as defined in paragraph 9 (v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency(ies), whichever is earlier.
12. In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
13. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:
- Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central
Hong Kong
- Fax: (852) 2868 4042
14. The Bank may have obtained credit report(s) on the data subject from credit reference agency(ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).
15. Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

Effective Date: 15 June 2014 (Updated in May 2022)

* Applicable to customers and individuals who have established a relationship with the Bank on or after 16 June 2014, or otherwise consented to this version of Notice. If you have established a relationship with the Bank before 16 June 2014 and have not consented to this version of Notice, please refer to:

https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/notice_e_2013.pdf

Note: In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.