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A. Introduction of “Hang Seng Voice ID”

1. What is “Hang Seng Voice ID”?

“Hang Seng Voice ID” utilizes voice biometrics to create a unique individual voiceprint enabling customers to perform verification for their Phone Banking Services with their own voices. This reduces the need to remember Phone PIN and answer additional security questions.

2. What are the advantages of “Hang Seng Voice ID”?

To verify your identity through “Hang Seng Voice ID”, you can use the phone banking services for all of your Hang Seng accounts and no longer have to be worried about forgetting your Phone PIN of different accounts; this reduces the need to answer additional security questions. In addition, imposters could hardly get through your account and steal your information because of the uniqueness of voiceprint. You can enjoy a higher-level of security in Phone Banking Services.

3. Is it secure to use “Hang Seng Voice ID”?

“Hang Seng Voice ID” adopts voice biometrics technology for identity verification. A voiceprint would be created which combines both physical factors (e.g. vocal tract shape and mouth shape) and behavioral factors (e.g. speaking rate and pitch) which is unique to each person. Please be assured that all the voiceprints would be encrypted and stored on a secure server and they cannot be retrieved or copied.

4. Where can I find the Terms and Conditions of “Hang Seng Voice ID”?

You can find the Terms and Conditions and Personal Information Collection Statement for Voice ID Authentication in our website hangseng.com/voiceid. The summary of Terms and Conditions and Personal Information Collection Statement for Voice ID Authentication would also be broadcasted during the enrollment process.

5. Would the “Hang Seng Voice ID” passphrases change regularly?

No, it is not required.

6. If I am suffering from a general cold and sound differently, can “Hang Seng Voice ID” still be able to verify my identity?

“Hang Seng Voice ID” is based on the way you speak, your vocal tract shape or speaking rate rather than the sound. Therefore, the system can still verify your identity when you are suffering from a general cold or sore throat. In exceptional situations where you may have a more severe illness that affects your voice, “Hang Seng Voice ID” may fail to recognize you and you will be prompted to use Phone PIN to verify your identity.



B. Registration of “Hang Seng Voice ID”

7. Am I eligible to register for “Hang Seng Voice ID”?

Customers who meet the following criteria can register for “Hang Seng Voice ID”:

- 18 years of age or above
- Have a complete and valid date of birth (DOB) in our Bank’s record
- Already registered Phone Banking Services
- For banking account customers: have ATM PIN or Phone PIN
For credit card or spending card customers: (i) have Phone PIN or (ii) card expiry date and CVC
- Have a mobile phone that can receive SMS and a mobile phone number that is valid and updated in our Bank’s record.

8. Do I need to enroll for “Hang Seng Voice ID” in person?

You must enroll for “Hang Seng Voice ID” in person which will be used to verify your own identity. When you enroll for the Voice ID, a unique voiceprint with your vocal traits is created. Every time you dial the Phone Banking Service hotline, your identity would be verified by comparing the utterance of the passphrase with the voiceprint recorded in enrollment.

9. How long does it take to enroll for “Hang Seng Voice ID”?

The whole enrollment process takes several minutes only if there is a smooth connection with all the necessary information is ready beforehand.

10. What do I need to be aware of when enrolling for “Hang Seng Voice ID”?

Please enroll in a quiet environment and provide clear utterance of the passphrases to enhance the quality of the recording. If you are situated in an environment with loud background noise, it might affect the recording quality which might lead to failure in the enrollment of the Voice ID.

11. After enrolling for “Hang Seng Voice ID”, would it be effective immediately?

Yes. Upon successful enrollment of “Hang Seng Voice ID”, you can verify your identity through Voice ID immediately instead of Phone PIN when dialing the Phone Banking Service hotline next time.

12. How do I enroll for “Hang Seng Voice ID”?

You can enroll via the “Hang Seng Voice ID” Enrollment Hotline 2998 6698.

Customers holding banking account can enroll with ATM PIN or Phone PIN of the corresponding banking account.

Customers holding credit card or spending card can enroll with (i) Phone PIN of the corresponding credit card or spending card; or (ii) card expiry date and CVC.

Enroll with banking account

Before you start the enrollment process, please ensure you have the below information ready.

- Banking account number
- ATM PIN or Phone PIN of the corresponding account



- A mobile phone that can receive SMS and a mobile phone number that is valid and updated in our Bank's record
- (For joint account only) 2-digit user number (equivalent to the user number of your Phone Banking Services) and 1-digit issue number of the ATM card (applicable for enrollment with ATM PIN)

Enrollment steps:

- a. Call "Hang Seng Voice ID" enrollment hotline at 2998 6698
- b. Select language (Cantonese, Putonghua and English) for your "Hang Seng Voice ID" passphrase
- c. Key-in your Hang Seng banking account number
- d. Input your 6-digit ATM PIN or 6-digit Phone PIN of the corresponding banking account
- e. Listen the summary of Terms and Conditions and Personal Information Collection Statement for Voice ID Authentication and agree with the Terms and Conditions and Personal Information Collection Statement for Voice ID Authentication
- f. Confirm your registered mobile phone number is ready to receive SMS
- g. Enter the 6-digit One-Time Password (OTP) received via SMS
- h. Follow the instruction to repeat the passphrase 3 times to create your individual voiceprint
- i. Confirmation received via SMS once enrollment completed

Enroll with credit card or spending card

Please note: If you enroll by using your CVC, you will not be able to perform some of the services and transactions, including but not limited to banking account services, securities services and additional Phone Banking Services by using "Hang Seng Voice ID". The scope of restricted services and transactions may be varied from time to time. To perform those transactions, you have to call Hang Seng Voice ID Service Upgrade Hotline 2998 6690 and upgrade the authentication using your Phone PIN.

Before you start the enrollment process, please ensure you have the below information ready.

- Credit card or spending card number
- Phone PIN of the corresponding credit card or spending card; or your date of birth (DOB), card expiry date and CVC
- A mobile phone that can receive SMS and a mobile phone number that is valid and updated in our Bank's record

Enrollment steps:

- a. Call "Hang Seng Voice ID" enrollment hotline at 2998 6698
- b. Select language (Cantonese, Putonghua and English) for your "Hang Seng Voice ID" passphrase
- c. Key-in your Hang Seng credit card or spending card number
- d. Press "1" to enroll with Phone PIN and input your 6-digit Phone PIN; or Press "2" to enroll with CVC and input your date of birth, card expiry date and 3-digit CVC (last 3-digit code printed on the signature panel at the back of your card)
- e. Listen the summary of Terms and Conditions and Personal Information Collection Statement for Voice ID Authentication and agree with the Terms and Conditions and Personal Information Collection Statement for Voice ID Authentication
- f. Confirm your registered mobile phone number is ready to receive SMS
- g. Enter the 6-digit OTP received via SMS
- h. Follow the instruction to repeat the passphrase 3 times to create your individual voiceprint
- i. Confirmation received via SMS once enrollment completed



13. What situation do I need to enroll “Hang Seng Voice ID” with CVC?

If you are a sole credit card or spending card customer and have forgotten your Phone PIN, you can choose to use your CVC for enrollment.

14. What is the difference of using CVC or Phone PIN for “Hang Seng Voice ID” enrollment?

If you enroll by using your CVC, you will not be able to perform some of the services and transactions, including but not limited to banking account services, securities services and additional Phone Banking Services by using “Hang Seng Voice ID”. The scope of restricted services and transactions may be varied from time to time. For details, please visit hangseng.com/voiceid.

15. Do I need to perform pre-enrollment before enrolling for the “Hang Seng Voice ID”?

No, it is not required.

16. What types of accounts are eligible to enroll for “Hang Seng Voice ID”?

All holders of banking account, credit card or spending card individual accounts with Phone Banking Services are eligible for “Hang Seng Voice ID”.

17. Which customers can enroll for “Hang Seng Voice ID”?

Customers listed below can enroll for “Hang Seng Voice ID”:

- Individual customers (including Integrated accounts, HKD Current accounts, HKD Passbook Savings, HKD Statement Savings)
- Joint accounts shared by individuals (including Integrated accounts, HKD Current accounts, HKD Passbook Savings, HKD Statement Savings)
- Individual credit card or spending card customers (including primary card / supplementary card)

Below customers are not allowed to enroll “Hang Seng Voice ID” currently:

- IBS account holders
- Authorized account holders
- Commercial Card / Business Card / Private Label Card customers

18. If I have more than one account (including banking account and credit card / spending card account), do I need to enroll for “Hang Seng Voice ID” for all other accounts separately?

No, if you have more than one account (including banking account and credit card/ spending card account), you only need to enroll the "Hang Seng Voice ID" with one of your accounts (you must use Phone PIN if you enroll with credit card or spending card). The voiceprint recorded in previous enrollment would be used for the other accounts as well when you conduct the Phone Banking Services. You do not have to enroll the Voice ID individually for the accounts (including banking account, credit card or spending card) which opened after the “Hang Seng Voice ID” enrollment.

19. If I am a sole supplementary credit card customer only, can I enroll for “Hang Seng Voice ID”?

Yes, you can enroll for "Hang Seng Voice ID" with your supplementary credit card.



20. Can I enroll for “Hang Seng Voice ID” if I hold a joint banking account?

Yes, different holders of joint account may enroll for “Hang Seng Voice ID” separately. Joint account holders will be asked to input their 2-digit user number (equivalent to the user number of your Phone Banking Service) after entering the account number to distinguish different account holders.

21. If my mobile phone number is not updated in the bank’s record or my mobile phone can’t receive SMS, can I complete the “Hang Seng Voice ID” enrollment?

No, you need to have a mobile phone that can receive SMS and the corresponding mobile phone number has to be updated in our Bank’s record.

22. I have entered an incorrect ATM Card PIN once during Voice ID enrollment, why the system recorded two fail attempts of ATM Card PIN?

The system counts all fail attempt from ATM machine and Voice ID enrollment together. For example, if you input an incorrect ATM card PIN in ATM machine once, and enter an incorrect ATM card PIN again during Voice ID enrollment, you will be prompted 2 fail attempts of ATM card PIN. If you have entered the incorrect ATM Card PIN for several times, your relevant request cannot be processed due to security reasons. You need to call our customer service hotline at 2822 0228 for assistance.

23. How can I un-enroll from “Hang Seng Voice ID”?

If you choose to un-enroll from the “Hang Seng Voice ID”, you may call our customer service hotline and contact a Phone Banking Service representative during office hours to update the profile status for you.

Banking Account:	
Prestige Banking (24-hour Prestige manned phone banking hotline)	2998 9188
Preferred Banking (24-hour manned phone banking hotline)	2822 8228
Integrated accounts and deposit accounts (24-hour automated phone banking hotline)	2912 3456
Toll-free enquiry hotline for Prestige customers staying on the mainland	4001 20 9188
24-Hour Credit Card or Spending Card Customer Service Hotline:	
Hang Seng Visa Infinite Card	2998 8228
Hang Seng Prestige World Mastercard / Hang Seng World Mastercard	2998 8111
The Hong Kong Jockey Club Membership Card / The Racing Club Membership Card	2998 8833
Hang Seng Platinum Card	2998 8222
Hang Seng Credit Card / Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card / Spending Card	2998 8888
Hang Seng enJoy Visa Card	2998 8188
Mainland Toll-free Hotline	4001 20 8833



24. Would it be effective immediately after un-enrolling from “Hang Seng Voice ID”?

Yes, the un-enrollment would be effective immediately. You can then use Phone PIN to perform identity verification for Phone Banking Services.

25. Can I enroll for “Hang Seng Voice ID” again after un-enrollment?

Yes, you may dial our enrollment hotline 2998 6698 to re-enroll for “Hang Seng Voice ID”.

26. Once successfully enrolled for the “Hang Seng Voice ID”, do I need to choose whether to use Voice ID or Phone PIN for identity verification every time when I call to Phone Banking hotlines?

No, the Phone Banking system can identify whether you have enrolled for the “Hang Seng Voice ID” or not. You will be directed to use Voice ID or Phone PIN for identity verification automatically.

27. If I enrolled for my “Hang Seng Voice ID” in Cantonese, could I choose English / Mandarin to conduct my Phone Banking Services?

Yes, no matter which languages you have selected to conduct your Phone Banking Services, the utterance of passphrase would be prompted according to the language you enrolled.

C. Use of “Hang Seng Voice ID”

28. Which Phone Banking Service hotline can “Hang Seng Voice ID” be applicable?

“Hang Seng Voice ID” is applicable to below Phone Banking Service hotlines:

Banking Account:	
Prestige Banking (24-hour Prestige manned phone banking hotline)	2998 9188
Preferred Banking (24-hour manned phone banking hotline)	2822 8228
Integrated accounts and deposit accounts (24-hour automated phone banking hotline)	2912 3456
General Enquiry Hotline (Enquiries on Personal e-Banking, Exchange Rates, Deposit Rates, Gold Prices, Investment)	2822 0228
Toll-free enquiry hotline for Prestige customers staying on the mainland	4001 20 9188
Securities:	
Prestige Banking Securities Trading Manned Hotline	2521 0022
Preferred Banking and other Customers Securities Trading Manned Hotline	2532 3838
Automated Securities Enquiry Hotline	2166 6822
Automated Securities Trading Hotline	2166 6888
24-hour Credit Card or Spending Card Customer Service Hotline:	
Hang Seng Visa Infinite Card	2998 8228
Hang Seng Prestige World Mastercard / Hang Seng World Mastercard	2998 8111
The Hong Kong Jockey Club Membership Card / The Racing Club Membership Card	2998 8833
Hang Seng Platinum Card	2998 8222
Hang Seng Credit Card / Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card / Spending Card	2998 8888
Hang Seng enJoy Visa Card	2998 8188
Mainland Toll-free Hotline	4001 20 8833

29. Can I choose which Phone Banking hotlines to use “Hang Seng Voice ID” as verification?

No. Upon successful “Hang Seng Voice ID” enrollment, the Phone Banking system will set “Hang Seng Voice ID” as your verification by default when you call any of our Phone Banking hotlines (including Automated and Manned Securities Trading / Enquiry hotlines).

30. Will the process of security trading be affected when using “Hang Seng Voice ID” for verification?

No. “Hang Seng Voice ID” is only used for Phone Banking hotline verification and will not affect the security trading process.

31. I need to handle banking account services, securities services or additional Phone Banking Services of “Hang Seng Voice ID”, but I cannot perform such services or transactions right now with Voice ID which enrolled with CVC previously. What should I do?

Please call Hang Seng Voice ID Service Upgrade Hotline 2998 6690 to upgrade the existing services with your Phone PIN (customers holding banking account must enter the banking account number for enrollment). The upgrade would be effective immediately. Upon successful upgrade, your voiceprint which was recorded previously could be used to perform banking account services, securities services and additional Phone Banking Services by using “Hang Seng Voice ID”.

32. When I conduct the Phone Banking Services, why is “Hang Seng Voice ID” unable to verify my identity even though I have followed the IVR instructions and uttered the correct passphrase?

Upon utterance of passphrase, the system would verify your identity by measuring different physical and behavioral factors against your voiceprint created during enrollment. In unlikely events, such as noisy background, your identity might not be verified by Voice ID. We recommend the enrollment call to be made at a quieter environment with clear utterance of passphrase to reduce the chance of unsuccessful identity verification.

33. How can I enjoy the Phone Banking Services if “Hang Seng Voice ID” fails to verify my identity?

If you fail to pass voice authentication successfully, the system will prompt you to use the Phone PIN for authentication.

If you want to re-enroll for “Hang Seng Voice ID” again, you may call customer service hotline and contact a Phone Banking Service representative during office hours to re-enroll for the Voice ID.

Banking Account:	
Prestige Banking (24-hour Prestige manned phone banking hotline)	2998 9188
Preferred Banking (24-hour manned phone banking hotline)	2822 8228
Integrated accounts and deposit accounts (24-hour automated phone banking hotline)	2912 3456
Toll-free enquiry hotline for Prestige customers staying on the mainland	4001 20 9188
24-Hour Credit Card or Spending Card Customer Service Hotline:	
Hang Seng Visa Infinite Card	2998 8228
Hang Seng Prestige World Mastercard / Hang Seng World Mastercard	2998 8111
The Hong Kong Jockey Club Membership Card / The Racing Club Membership Card	2998 8833
Hang Seng Platinum Card	2998 8222
Hang Seng Credit Card / Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card / Spending Card	2998 8888
Hang Seng enJoy Visa Card	2998 8188
Mainland Toll-free Hotline	4001 20 8833

34. What should I do if my “Hang Seng Voice ID” is disabled?

Your “Hang Seng Voice ID” will be disabled if you have failed Voice ID authentication for certain times.

If your “Hang Seng Voice ID” is disabled, you would be routed to our customer service representatives to verify your identity when you dial Hang Seng Phone Banking Service hotlines again. After confirmation of your identity, you would need to re-enroll for “Hang Seng Voice ID” before you can use the Voice ID again.



35. Can I use “Hang Seng Voice ID” to verify my identity while overseas?

Yes, no matter where you are, you can use “Hang Seng Voice ID” to verify your identity as long as you can dial the Hang Seng Phone Banking Service hotline.

36. Can I use “Hang Seng Voice ID” with IP phone?

Yes, you can use “Hang Seng Voice ID” with IP phone as long as the connection is stable and able to transmit the voice signals clearly.

D. “Hang Seng Voice ID” Upgrade (Only applicable to credit card or spending card customers who enrolled with Card Validation Code (CVC))

37. What is the requirement to upgrade my “Hang Seng Voice ID”?

Customers need to fulfill the following requirement to proceed the “Hang Seng Voice ID” service upgrade

- Enrolled with CVC
- Have the Phone PIN
- Have a mobile phone that can receive SMS and a mobile phone number that is valid and updated in our Bank’s record

38. How can I upgrade “Hang Seng Voice ID”?

“Hang Seng Voice ID” upgrade is only for customers who have enrolled with CVC.
You can call Hang Seng Voice ID Service Upgrade Hotline 2998 6690 to upgrade the service.

Before you start the upgrade process, please ensure you have the below information ready.

- (i) banking account number (customers holding banking account must use banking account number for enrollment) / (ii) credit card or spending card number (only applicable to sole credit card or spending card customers)
- Phone PIN of the corresponding account
- A mobile phone that can receive SMS and a mobile phone number that is valid and updated in our Bank’s record
- (For joint account only) 2-digit user number (equivalent to the user number of your Phone Banking Services)

Upgrade steps:

- a. Call “Hang Seng Voice ID” Service Upgrade Hotline at 2998 6690
- b. Select language (Cantonese, Putonghua and English)
- c. Agree to use your voiceprint which was recorded previously for Voice ID upgrade and the Terms and Conditions and Personal Information Collection Statement of Voice ID Authentication
- d. Key-in your Hang Seng banking account number, credit card or spending card number
- e. Input your 6-digit Phone PIN of the corresponding account
- f. Confirm your registered mobile phone number is ready to receive 6-digit One-Time Password (OTP) via SMS
- g. Enter the OTP received via SMS
- h. Confirmation received via SMS once upgrade completed

You do not need to renew the voiceprint which was recorded previously. Upon successful upgrade, your voiceprint which was recorded previously could be used to perform banking account services, securities services and additional Phone Banking Services by using “Hang Seng Voice ID”.



39. Can I upgrade my “Hang Seng Voice ID” if I forget the Phone PIN?

No. You need to reset or request Phone PIN to upgrade “Hang Seng Voice ID”. The method of reset or request Phone PIN are as below:

If you are a banking account customer, you might reset it by using your ATM card PIN during the Voice ID upgrade. The steps are as below:

- When you are asked to enter your Phone PIN, press the hash key “#” to reset it.
- Follow the instructions and enter the ATM Card Issue Number, ATM card PIN, your date of birth (DOB) and the One-Time Password (OTP) in SMS that is issued by bank.
- Enter the new 6-digit Phone PIN twice.

Then, you can continue the Voice ID upgrade process with your new Phone PIN.

If you are a sole credit card or spending card customer, you can reset or request it through below methods:

- Request Phone PIN via Hang Seng e-Banking (this application requires Security Device for authentication)
- Reset Phone PIN via ATM machines with credit card or spending card number and password
- Visit any of our branches for Phone PIN request

E. Additional Phone Banking Services by using “Hang Seng Voice ID”

40. What is the scope of additional Phone Banking Services by using “Hang Seng Voice ID”?

Upon successful identity verification by “Hang Seng Voice ID” and confirm the One-Time Password (OTP) which sent by our Bank via SMS, you may use the following additional Phone Banking Services:

- Transfer to non-registered third-party Hang Seng Accounts
- Transfer to non-registered other local banking accounts (CHATS)
- Overseas transfer to non-registered beneficiary accounts
- Add new third-party Hang Seng Account or other local banking accounts in Hang Seng Personal e-Banking / Phone Banking Channel for registered account transfer service (including transfer via Hang Seng Personal e-banking or Phone Banking)
- Set up standing instruction for fund transfer
- Update Hang Seng Personal e-Banking / ATM / Phone Banking channel daily transfer limit
- Update contact information

41. Which Phone Banking hotlines are applicable to perform the additional Phone Banking Services by using “Hang Seng Voice ID”?

Banking Account:	
Prestige Banking (24-hour Prestige manned phone banking hotline)	2998 9188
Preferred Banking (24-hour manned phone banking hotline)	2822 8228
Integrated accounts and deposit accounts (24-hour automated phone banking hotline)	2912 3456
Toll-free enquiry hotline for Prestige customers staying on the mainland	4001 20 9188
24-Hour Credit Card or Spending Card Customer Service Hotline:	
Hang Seng Visa Infinite Card	2998 8228
Hang Seng Prestige World Mastercard / Hang Seng World Mastercard	2998 8111
The Hong Kong Jockey Club Membership Card / The Racing Club Membership Card	2998 8833
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Hang Seng Credit Card / Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card / Spending Card	2998 8888
Hang Seng enJoy Visa Card	2998 8188
Mainland Toll-free Hotline	4001 20 8833

42. I have already enrolled “Hang Seng Voice ID”. Can I proceed with the additional Phone Banking Services by using the Phone PIN?

No. Your identity must be verified by “Hang Seng Voice ID” to proceed with the additional Phone Banking Services.



43. If I cannot receive SMS at the moment, can I proceed the additional Phone Banking Services by using “Hang Seng Voice ID”?

No. You have to verify the transaction details and provide the One-Time Password (OTP) in order to proceed with the additional Phone Banking Services by using “Hang Seng Voice ID”.

44. What is the daily transfer limit for non-registered accounts transfer via Phone Banking using “Hang Seng Voice ID”?

The maximum daily limit for transfer to non-registered accounts via Phone Banking is HKD100,000 (including transfer to non-registered third-party Hang Seng accounts, other local banking accounts and overseas beneficiary account).

Note:

Spending card account is a non-interest bearing account. Funds maintained in spending card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.