



Notice of Amendment to Integrated Account Terms and Conditions

Hang Seng Bank Limited ("the Bank") would like to notify you the below amendments to the Integrated Account Terms and Conditions that will take effect from 8 July 2024 ("Effective Date"). The summary of the amendments is provided below:

Changes to the Integrated Account Terms and Conditions

1) **Add**

- (i) A new "Clause 16.01 (c)" to "Clause 16.01" under "16. Suspension and Termination of Services" of "PART I GENERAL TERMS AND CONDITIONS" in relation to how customer can terminate the Services as set out in Appendix 1.

2) **Revise**

- (i) "Clause 11. Transaction Advices and Account Statements" of "PART I GENERAL TERMS AND CONDITIONS" in relation to the Bank's handling of advices and statements. The revised Clause 11 is set out in Appendix 2.
- (ii) "Clause 15.01" under "15. Fees and Expenses" of "PART I GENERAL TERMS AND CONDITIONS" in relation to the Bank's handling of the list of fees and charges as set out in Appendix 3.

Please note that the revised Integrated Account Terms and Conditions shall be binding on you if you continue to maintain any Integrated Account on or after the Effective Date. Please also note that we may not be able to continue providing the services contemplated under the Integrated Account Terms and Conditions to you if you do not accept the changes set out in this Notice. If you do not accept the changes, you have the right to terminate your account(s) in accordance with the relevant clauses under the Integrated Account Terms and Conditions before the Effective Date.

From the Effective Date, any references to the Integrated Account Terms and Condition in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised Integrated Account Terms and Conditions.

From 8 July 2024, you may obtain a copy of the revised Integrated Account Terms and Conditions as follow:

- from the Bank's website:
For Integrated Account, please visit Hang Seng Bank Website > Personal > Banking > Banking Overview > More Banking Services > Useful Information > Terms and Conditions for Integrated Account.
- visit any branches of the Bank.

Copy of the existing Integrated Account Terms and Conditions is available from the above website or any branches of the Bank until 8 August 2024. Also, you may download this customer notice from the Bank's website (Hang Seng Bank Website > "Personal" > "Important notice" > "Notice of Amendment to Integrated Account Terms and Conditions") on or before 8 August 2024. You may not be able to access or download the existing Integrated Account Terms and Conditions and this customer notice after the relevant date(s).

If you have any questions or should you wish to terminate any account, product and/or service, please contact your usual representative at Hang Seng Bank Limited or our customer service hotline at 2822 0228. If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

Appendix 1: The new "Clause 16.01 (c)" under "16. Suspension and Termination of Services" of "PART I GENERAL TERMS AND CONDITIONS"

16. Suspension and Termination of Services

16.01

- (a) The Bank reserves the right to suspend or terminate any of the Services at any time without giving any notice and reason where the Bank is required by any Applicable Regulations or otherwise has reasonable grounds for doing so.
- (b) Without restricting the effect of Clause 16.01(a), the Bank may suspend or terminate any of the Services at any time without notice having regard to the circumstances or matters specified in Clause 19.02(g).
- (c) The Customer can terminate the Services or any one or more accounts by contacting the Bank during service hours.

Appendix 2: The revised "Clause 11 Transaction Advices and Account Statements" of "PART I GENERAL TERMS AND CONDITIONS"

11. Transaction Advices and Account Statements

11.01

Transactions concluded pursuant to or as a result of Instructions will be set out in the account statement covering the relevant period unless otherwise required or permitted by any Applicable Regulations. Paper statements will impose fee & charges.

11.02

Unless:-

- i. a passbook or other record of transaction is provided;
- ii. there are no entries covering the period which is the subject of the statement; or
- iii. otherwise agreed with the Customer, account statement (including Securities Account portfolio statement) shall be supplied to the Customer at monthly intervals. The Bank shall be entitled to supply to the Customer consolidated statements for the Integrated Account or separate statements in respect of any of the individual Sub-accounts.

11.03

The Customer agrees to examine each transaction advice, contract note, account statement including the consolidation statement, or Securities Account portfolio statement (the "statement of account") received from the Bank to see if there are any errors, discrepancies, unauthorised debits or other transactions or entries arising from whatever cause, including, but without limitation, forgery, forged signature, fraud, lack of authority or negligence of the Customer or any other person (the "Errors").

The Customer also agrees that the statement of account shall, as between the Bank and the Customer, be conclusive evidence as to the balance shown therein and that the statement of account shall be binding upon the Customer. To the extent permitted by Applicable Regulations, Customer shall be deemed to have agreed to waive any rights to raise objections or pursue any remedies against the Bank in respect thereof unless the Customer notifies the Bank in writing of any such Errors within 90 days after personal delivery of such statement of account to the Customer or, if posted, within the same period after the Bank has posted such statement of account.

Appendix 3: The revised "Clause 15.01" under "15. Fees and Expense" of "Part I TERMS AND CONDITIONS"

15. Fees and Expenses

15.01

The Bank shall be entitled to prescribe, from time to time, fees and charges payable in connection with the Integrated Account subject to the Bank giving notice according to regulatory requirements, and shall be binding on the Customer if the Customer continues to maintain the Integrated Account with the Bank after the effective date thereof. The notice may be given by display, advertisement or other means as the Bank thinks fit. Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers currently prescribed by the Bank is available on request.



綜合戶口章則的修訂通知

恒生銀行有限公司(「本行」)謹此通知閣下，綜合戶口章則將於2024年7月8日(「生效日期」)起作出以下修訂。修訂的摘要如下：

綜合戶口章則的修訂

- 1) **新增**「第1部份 一般章則」內
 1. 第16項條款: 暫停及終止「服務」第16.01(三)項條款，有關客戶如何終止服務，內容載於附錄1。
- 2) **修改**「第1部份 一般章則」內
 1. 第11項條款: 交易「通知書」及戶口結單，有關本行如何處理交易「通知書」及戶口結單，內容載於附錄2。
 2. 第15項條款: 費用及開支第15.01項條款，有關本行如何處理費用及開支，內容載於附錄3。

請注意，如閣下於生效日期當日或之後繼續持有綜合戶口，經修訂的綜合戶口章則對閣下即具約束力。請同時注意，如閣下不接受載於本通知的修訂，本行可能無法繼續為閣下提供綜合戶口章則項下的服務。如閣下不接受載於本通知的修訂，請於上列生效日期之前，根據綜合戶口章則的有關條文終止戶口。由生效日期起，閣下與本行之間訂立的任何其他條款及細則、合約或文件中對綜合戶口章則的任何提述，應被視為分別對經修訂的綜合戶口章則的提述。

由2024年7月8日起，閣下可於以下途徑獲取經修訂的綜合戶口章則：

- 恒生銀行網頁
有關綜合戶口，請瀏覽恒生銀行網頁 > 個人理財 > 銀行服務 > 銀行服務概覽 > 其他銀行服務 > 有用資料 > 條款及細則-綜合戶口章則。
- 親臨恒生銀行分行
現時的綜合戶口章則可於2024年8月8日或之前於上述網頁或於本行分行下載或索取。閣下亦可於2024年8月8日或以前於本行網頁(本行網頁>「個人理財」>「重要通告」>「綜合戶口章則的修訂通知」)下載此客戶通知。有關日子後客戶未必能夠查閱或下載現時的綜合戶口章則及此客戶通知。

如閣下有任何疑問，或有意終止任何戶口、產品或服務，請聯絡本行職員或致電客戶服務熱線2822 0228。

本通知中英文版本如有歧義，概以英文版為準。

恒生銀行有限公司
2024年5月

附錄1：新增「第1部份 一般章則」內第16項條款: 暫停及終止「服務」第16.01(三)項條款」至「綜合戶口章則」

16.01

- (一) 「本行」保留權利，在「適用規例」規定或有合理理由時，毋須給予任何通知及原因，隨時暫停或終止任何「服務」。
- (二) 在不限制第16.01(一)條的效力下，「本行」可經考慮第19.02(七)條中指明的情況或事項後於任何時間暫停或終止任何「服務」。
- (三) 「客戶」如欲終止服務或任何一個或多個戶口，可於服務時間內通知「本行」。

附錄2：修改「第1部份 一般章則」內第11項條款: 交易「通知書」及戶口結單的條款

11.01

除「適用規例」另有需要或批准外，依據或由於「指示」完成之「交易」會於有關期間之結單內列出。郵寄結單服務將收取費用。

11.02

除非：

- (a) 已向「客戶」提供存摺或其他交易記錄；
- (b) 自上一份結單後，帳戶並無進行任何交易；或
- (c) 已與「客戶」另行商定，

「本行」將按月向「客戶」發出戶口結單(包括證券戶口資產結單)。「本行」有權向「客戶」發出綜合戶口綜合結單或按「客戶」個別「附屬戶口」發出獨立結單。

11.03

「客戶」同意審核「本行」所發出的每份交易通知書、買賣單據、戶口結單，包括綜合戶口結單，或「證券」戶口組合結單(統稱「戶口結單」)並檢查有否錯漏、偏差、未經授權扣款或因任何原因而引致的交易或入賬，包括但不限於偽造、冒簽、詐騙、未經授權交易或「客戶」或其他人士的疏忽等(統稱「錯失」)。

「客戶」亦同意戶口結單是「本行」與「客戶」之間就其戶口結餘的確實證明，而戶口結單將對「客戶」具有約束力。在「適用規例」允許的範圍內，「客戶」將視為已同意放棄任何就戶口結單而向「本行」提出反對或追討賠償的權利，除非「客戶」在「本行」專人送遞或寄出戶口結單之後90天內，以書面將任何錯失通知「本行」。

附錄3：修改「第1部份 一般章則」內第15項條款: 費用及開支的第15.01項條款

15.01

「本行」有權不時釐訂有關「綜合戶口」之收費及費用，並須按監管要求作出通知。如「客戶」於生效日期後仍在「本行」維持「綜合戶口」，該等修訂及／或補充即對「客戶」具有約束力。該等通知可以展示、廣告或其他「本行」認為恰當之形式發出。「本行」可於要求時提供由「本行」制訂之恒生財富管理及個人銀行業務服務費用簡介。