

Hang Seng Preferred Terms and Conditions

(1) There is no below balance fee for Preferred Banking.

Hang Seng Bank Limited (the "Bank") reserves the right to suspend, vary or discontinue any offers and services at anytime without further notice. The Bank also reserves the right to revise any interest rates, fees and charges from time to time subject to the Bank's notice for any such variation. In case of dispute, the decision of the Bank shall be final.