



Fees Waived for Hang Seng Prestige Private customers

Deposit Service	
Current Accounts	Auto-sweeping service - Auto-sweeping to cover insufficient funds when Hong Kong Dollar Current Account under the Integrated Account is overdrawn or the line of credit is exceeded
	RMB cheque handling fee (include Paper Cheque/e-Cheque) - Auto-sweeping to cover insufficient funds - Switching of deposit by customer to cover insufficient funds
Gift Cheque	Purchase*
Cashier's Order	Repurchase*
Bulk Cheque Deposit	Up to 30 pieces per customer per day
Bulk Cash Deposit	HKD notes - Up to 200 pieces per customer per day
	RMB notes
	Foreign currency notes
Bulk Coins Deposit	Up to 500 coins per customer per day
Standing Instruction	Setup / amend
	Returned due to insufficient funds
DDA	Setup via Hang Seng Personal e-Banking
	Set up via Branch for transfer to Hang Seng Bank
Report Request / Photocopying	Reference letter
	Certificate of account balance
	Certificate of deposit interest earned
Cheque Book Delivery	By courier



Remittances and Foreign Exchange Services	
Outward Remittances	Local Interbank Transfer Services - outward - via FPS - via CHATS - via Personal e-Banking
	Remittance to Mainland China / Macau SAR via Hang Seng Personal e-Banking
	Remittance instruction requesting same-day (Monday to Friday) processing submitted via the Bank's branches after 12:00 noon
Inward Remittances	Inward via Faster Payment System
	Inward via Clearing House Automated Transfer System - CHATS
	Telegraphic transfers - Credit to account with Hang Seng Bank
Cross Border Transfer	Same name account fund transfer across Hang Seng Hong Kong and Hang Seng China (Applicable to the transfer instruction submitted via the Cross Border Transfer section only)
Foreign Currency Notes Exchange	Foreign Currency Notes Purchase / Sale - RMB: Waived - Other Currencies: Waived for >HK\$3,000 equivalent
Foreign Currency Cheque Exchange	Local USD clearing cheques - Deposit into HKD/USD T/T/ USD notes account
	Foreign cheques - Encashment (deposit into HKD, foreign currency, telegraphic transfer, USD notes account) - Collection
	Cheques send to Guangdong and/or Shenzhen for cheque clearing; HKD and USD
Securities	
Scrip Handling & Settlement-Related	Deposit through CCASS
Other Services	Certificate of account balance
Credit Card Services	
Card Replacement Fee	World Mastercard, Prestige World Mastercard and Visa Infinite Card
Lending Services	
Mortgage Handling Fee	Prepayment Handling – after first 3 years*
	Change of repayment terms*
	Change of Loan scheme*
Unsecured Loans Annual Fee	Perpetual Annual Fee Waiver*

*Exclusive to Hang Seng Prestige Private customers

Remarks:

- To check out all Prestige Private special privileges on fees, please see our Bank tariff guide for Hang Seng Wealth and Personal Banking Customers (<http://www.hangseng.com/en-hk/personal/bank-service-charges>)
- The Bank Tariff Guide shall always prevail in case of any discrepancy or inconsistency between this document and the bank tariff guide.