

Asset Link Secured Overdraft Facility Risk Disclosure Statement

Below are the key risks associated with Asset Link Secured Overdraft Facility (the “Facility”) which are not exhaustive:

Interest Rate risk:

The interest rate of the Facility is based on Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited (the “Bank”) from time to time (“HKD Prime”) plus / minus a pre-determined rate that the interest rate may subject to changes over time. When HKD Prime rate increases, the interest payment of the Facility will increase.

Repayment Risk:

The Maximum Limit of the Facility (i.e. available limit) is determined by the aggregate of the value of each of the assets comprising the Secured Assets (i.e. assets under the Integrated Account charged to the Bank to secure the Facility) multiplied by the applicable Discount Factor (i.e. loan ratio) which may vary from time to time and capped by the Approved Ceiling Limit. If unauthorised overdraft occurs (i.e. when the outstanding overdraft exceeds the Maximum Limit) for any reasons, including but not limited to decrease in value of the Secured Assets, change of the Discount Factor or termination of the Facility, the excess will be charged at the unauthorised overdraft interest rate(s) and you undertake to forthwith repay the unauthorised overdraft amount in cash or deposit with the Bank additional assets of such nature and value acceptable to the Bank to eliminate the unauthorised overdraft.

The Bank may exercise the overriding right of repayment on demand. If you failed to repay as demanded, the Bank is entitled to enforce the security over the Secured Assets including to retain or apply any cash comprising the Secured Assets as well as to sell part of or all the Secured Assets without demand or notice to you (irrespective of whether the market value of the Secured Assets drops drastically due to adverse market conditions) to settle the outstanding amount at any time and in any way it deems expedient.

Currency Risk:

If any of the Secured Assets is denominated in a currency different to the Facility in Hong Kong dollar, a conversion of one currency into another currency is required, such conversion shall be calculated at the rate determined by the Bank to be prevailing in the relevant foreign exchange market at the relevant time. The value of Secured Assets and the Maximum Limit may be changed due to fluctuations in foreign exchange rate.

Liquidity Risk:

Under adverse market condition, if the Bank exercise its right to enforce the security over the Secured Assets, it may be difficult to sell the Secured Assets, the selling price may also be affected when there is no or little liquidity for the Secured Assets in the market. You will be liable for the shortfall if the sales proceed of the Secured Assets is not sufficient to pay off the outstanding amount.

Risk associated with using the Facility to invest



If your source of fund for an investment transaction is from any form of credit facility such as the Facility, it is risky and any loss incurred from the investment may affect your repayment ability. You should carefully consider the additional risks related to such source of fund and investment arrangement as well as the adverse effect that may have on your financial situation (including but not limited to the interest and/or relevant charges incurred due to late or default in repayment, the potential loss could be magnified), and the suitability of the relevant investment transaction in light of such source of fund.

Important Note:

- The approval of the Facility and the Approved Ceiling Limit are subject to final decision of the Bank.
- Please refer to the Terms and Conditions of Secured Overdraft Facility in the application form as well as the provisions in Part I (General Terms and Conditions), Part IV (Terms and Conditions for Overdraft Facilities) and other applicable parts of the Integrated Account Terms and Conditions in relation to use of the Facility. In the event of any conflicts between such terms and conditions and this risk disclosure statement, such terms and conditions shall prevail.

Declaration

I/We hereby confirm and acknowledge I/we have read through and understood the information as set out above.

Name of Applicant(s)		
Date (DD/MM/YYYY)		
Signature	X _____ 	X _____ 

In case of any discrepancy between the English and Chinese versions of this Risk Disclosure Statement, the English version shall prevail.



Asset Link 抵押透支 風險披露聲明

以下為 Asset Link 抵押透支(「抵押透支」)的相關關鍵風險，所列之關鍵風險並非詳盡無遺。

利率風險:

抵押透支之息率是基於由恒生銀行有限公司(「本行」)不時公佈之港元最優惠利率加上/減去預定利率釐定，息率可能隨時間而變化。當港元最優惠利率上升時，抵押透支的利息支出將會增加。

還款風險:

抵押透支之最高貸款額(即可用抵押透支額)乃根據每種抵押資產(即於綜合戶口內抵押予本行以使用抵押透支之資產)乘以其所適用之抵押透支成數所得之總值而釐定，會不時作出調整，並以經批核抵押透支額限額為上限。如因為任何原因出現臨時透支，包括但不限於抵押資產價值下跌、抵押透支成數之更改或抵押透支被取消而出現臨時透支(即未償還透支額結欠超過最高貸款額)，超出最高貸款額之部份將按臨時透支息率收取利息，而閣下承諾須立即以現金或存入於性質及價值為本行認可之額外資產以償還臨時透支。

本行有權隨時要求閣下即時還款，若閣下未能履行還款，本行有權執行抵押資產之抵押權，包括扣押或動用抵押資產當中之現金以及自行酌情隨時按需要出售部分或全部抵押資產以償還結欠而毋須事前作出要求或通知(不論抵押資產的市場價值是否因市場情況而急劇下跌)。

貨幣風險:

若任何抵押資產之貨幣與港元之抵押透支不同，抵押資產需由一種貨幣兌換至另一種貨幣，貨幣兌換將按本行當時外匯市場之適用匯率而釐定，抵押資產的價值及最高貸款額或會因匯率的波動而改變。

流動性風險:

於不利的市況下，如本行行使其對抵押資產之抵押權時，或會難以出售抵押資產；而於沒有市場流動性或低流動性的情況下，抵押資產的售價亦可能受到影響。如出售抵押資產後未能償還所有結欠，閣下須負責剩餘的結欠。

與使用抵押透支作投資有關的風險

如閣下於一項投資交易的資金來源是從任何形式的信貸服務(例如抵押透支)取得，這存在一定風險，而從投資所招致的任何虧損可能會影響閣下的還款能力。閣下應仔細考慮與此資金來源和投資安排有關之額外風險以及對閣下的財政狀況可能造成的負面影響(包括但不限於逾期或未能還款而導致的利息及/或相關費用、潛在損失可能有所增大)，並應因應此資金來源仔細考慮有關投資交易的合適性。

重要事項:

- 本行保留批核抵押透支及經批核抵押透支額限額之最終決定權。
- 請參閱抵押透支申請表格內之抵押透支條款及細則，以及綜合戶口章則第 I 部分(一般章則)、第 IV 部分(「備用透支」章則)及綜合戶口章則之其他適用部分以使用抵押透支。本風險披露聲明與上述所列之條款及細則如有歧異，概以上述所列之條款及細則為準。

聲明

本人(等)謹此證實及確認本人(等)已閱讀並明白以上資料。

申請人(等)姓名		
日期 (日日/月月/年年)		
簽署	X _____ (I.V.)	X _____ (I.V.)

本風險披露聲明之英文文本與中文文本義如有歧異，概以英文文本為準。



Asset Link 抵押透支申請表格 Asset Link Secured Overdraft Facility Application Form

只適用於優越私人理財
For Prestige Private only

致：恒生銀行有限公司(「恒生」)
To：Hang Seng Bank Limited ("Hang Seng")

日期(日/月/年)
Date(DD/MM/YY)

請用正楷填寫。Please complete in BLOCK LETTERS.

甲部 Part A — 抵押透支資料 Asset Link Secured Overdraft Facility Information	
戶口持有人(等)之姓名 Name(s) of Account Holder(s)	
綜合戶口號碼 Integrated Account No. [] [] [] - [] [] [] [] [] [] - [8] [8] [] []	
抵押透支額上限(最少：港幣 200,000) Secured Overdraft Ceiling Limit (Minimum: HKD 200,000)	港幣 HKD
手提電話號碼 Mobile Phone Number	
貸款用途 Loan Purpose <input type="checkbox"/> 備用 Standby <input type="checkbox"/> 個人用途 Personal Use <input type="checkbox"/> 償還債務 Debts <input type="checkbox"/> 其他 Others: _____	

請注意：你申請的抵押透支服務設有相關費用，而使用抵押透支會收取有關利息。詳情請參閱申請表內附上之抵押透支條款及細則和產品資料概要。
Note: Related fee will be charged for the Secured Overdraft Facility that you apply for and interest will be charged by using the Secured Overdraft Facility. For details, please refer to the Terms and Conditions of Secured Overdraft Facility and Key Facts Statement attached in the application form.

乙部 Part B — 抵押透支條款及細則 Terms and Conditions of Secured Overdraft Facility
<p>1. 抵押透支息率 Interest Rate for the Secured Overdraft Facility 有關透支利息會於每月21日於上述綜合戶口下之港幣往來存款戶口(「往來存款戶口」)支取並以每年365/366日計算。 抵押透支息率為P-0.5%年息計算(上述綜合戶口的戶口級別於申請日期為優越私人理財) 在不影響本條款及細則中第9項條款的原則下，抵押透支息率將不會就上述綜合戶口的戶口級別變動而自動作出調整。 就本條款及細則而言，“P”或“最優惠利率”代表由恒生銀行有限公司(包括其繼承人及受讓人)(「恒生」)不時公佈之最優惠利率。 Interest will be debited from the Hong Kong Dollar Current Account of the above Integrated Account (the "Current Account") on the 21st day of each calendar month and will be calculated on the basis of a 365/366-day year. Interest shall be charged at P-0.5% per annum (where the Account Status of the above Integrated Account as at the date of this application is Prestige Private). Without prejudice to the generality of Clause 9 under the terms and conditions herein, the Interest Rate for the Secured Overdraft Facility will not be varied automatically notwithstanding any variation of the Account Status of the above Integrated Account. For the purpose of these terms and conditions, "P" or "Prime Rate" represents the best lending rate as quoted by Hang Seng Bank Limited (including its successors and assigns) ("Hang Seng") from time to time.</p> <p>2. 年費 Annual Fee 由恒生發出批核確認當日(下稱「成功落額日」)起，恒生將會每年收取一筆以經批核抵押透支額限額(列明於批核確認及其後任何之修訂)乘以0.1%計算之年費。如經批核抵押透支額限額之每年使用率為30%或以上，此項收費可獲豁免。每年使用率指以過去12個月(包括成功落額日當月)之平均每月已動用之經批核抵押透支額限額除以過去12個月之平均月底經批核抵押透支額限額。每月已動用之經批核抵押透支額限額指當月已動用之經批核抵押透支額限額總額除以當月總日數。月底經批核抵押透支額限額指當月最後一個工作日之經批核抵押透支額限額。年費將從往來存款戶口扣除。為免生疑問，如閣下取消抵押透支或減額，年費將按比例收取。 Hang Seng shall charge an annual fee at the rate of 0.1% on the Approved Ceiling Limit (as set out in the confirmation of approval and any subsequent amendments) payable annually in arrears starting from the date of the confirmation of approval issued by Hang Seng for approving this Secured Overdraft Facility (hereinafter referred to as "date of approval"). The annual fee will be waived if the annual utilization rate of the Approved Ceiling Limit is 30% or above. The annual utilization rate refers to the average monthly utilized balance of the last 12 months (including the month of the date of approval) divided by the average of month-end Approved Ceiling Limit of the last 12 months. Monthly utilized balance refers to the aggregate utilized balance of the month divided by the number of days of that month. Month-end Approved Ceiling Limit refers to the Approved Ceiling Limit on the last working day of the month. Annual fee will be debited from the Current Account. For the avoidance of doubt, if the Secured Overdraft Facility or any part thereof is cancelled, annual fee will be charged on a pro-rata basis.</p> <p>3. 臨時透支息率 Interest Rate for Unauthorised Overdraft 上述綜合戶口當時的戶口級別為優越私人理財，利息以最優惠利率另加6厘計算。 6% over the Prime Rate per annum where the Account Status of the above Integrated Account at the relevant time is Prestige Private.</p> <p>4. 抵押 Security 抵押透支將由確實存於上述綜合戶口內之抵押資產作抵押。 The Secured Overdraft Facility is secured by the Secured Assets standing to the credit of the above Integrated Account.</p>

5. 最高貸款額定義 Maximum Limit Definition

- (i) 經批核抵押透支額限額或
- (ii) 每種構成抵押資產之資產之可用結餘(即已存入、已結算及即時可用的資產結餘, 不包括因任何原因被凍結或受限制之資產)分別乘以其所適用之抵押透支成數後, 所得之總值((i)及(ii)兩者以低者為準)。抵押資產及抵押透支成數之定義詳見於綜合戶口章則。為免生疑慮, 抵押資產之定義包括閣下透過與恒生訂立(或將訂立)之任何附加合約而受(或可能將受)綜合戶口章則所規限之任何交易下之所有金錢、資產及其他財產。為免生疑慮, 閣下之最高貸款額為閣下之抵押透支不時獲授權可使用之透支額。

Whichever is the less of

- (i) the Approved Ceiling Limit; or
- (ii) the aggregate of the value of the available balance (balance of cleared, settled and immediately available assets, excluding assets which are frozen or under restrictions for whatever reasons) of each of the assets comprising the Secured Assets multiplied by the applicable Discount Factor. The terms Secured Assets and Discount Factor have the meanings defined in the Integrated Account Terms and Conditions. For the avoidance of doubt, the term Secured Assets includes all moneys, assets and other property of you under any transaction(s) which are or may become subject to the Integrated Account Terms and Conditions by virtue of any supplemental agreement(s) executed or to be executed by you with Hang Seng.

For the avoidance of doubt, the Maximum Limit represents the authorized overdraft limit as may be available to you under the Secured Overdraft Facility from time to time.

6. 最高貸款額 Maximum Limit

- a. 抵押透支將會以透支形式供閣下之往來存款戶口使用。
- b. 如抵押透支乃由多於一種抵押資產作抵押, 恒生理決定運用每種抵押資產作抵押未償還抵押透支之次序。
- c. 恒生理有絕對酌情權可不時決定每種抵押資產之抵押透支成數(定義見綜合戶口章則);
- d. 恒生理有絕對酌情權因應當時環境, 包括但不限於市場情況及有關抵押資產之價格或表現, 隨時調整每種抵押資產之抵押透支成數, 而毋須事前通知閣下;
- e. 恒生理根據閣下向其抵押之抵押資產市值而計算之最高貸款額, 不論何時均須受適用之抵押透支成數限制, 並隨有關之抵押資產市值及抵押透支成數變動而調整;
- f. 閣下有責任不時向恒生查詢閣下押與恒生之抵押資產之適用抵押透支成數及抵押透支下未償還之貸款金額, 以確保該貸款金額在任何時候均不會超過最高貸款額;
- g. 任何超過最高貸款額之貸款, 均會由出現過額當日至實際償還有關過額貸款為止, 按上述臨時透支息率收取利息(即使涉及任何法律追討裁決之前或之後); 及
- h. 恒生理有絕對酌情權可不時更改有關經批核抵押透支額上限之數額或其任何部份。

為清楚起見, 即使本條款及細則有任何規定, 閣下明確地聲明及認可, 恒生理有絕對酌情權隨時拒絕給予抵押透支或其中任何部份而毋須事前通知閣下及給予任何理由, 即使有關批核確認中指定的最高貸款額尚未被完全使用或超過。

- a. The Secured Overdraft Facility will be made available by overdrawing the Current Account.
- b. If the Secured Overdraft Facility is secured by more than one type of Secured Assets, Hang Seng shall be entitled to determine the order in which each type of Secured Assets is applied to secure the outstanding amount under the Secured Overdraft Facility.
- c. Hang Seng shall have absolute discretion in specifying Discount Factor(s) (as defined in the Integrated Account Terms and Conditions) in respect of each type of Secured Asset from time to time;
- d. Hang Seng may at its absolute discretion, at any time and without prior notice to you, revise the Discount Factor applicable to any Secured Assets in the light of prevailing circumstances which Hang Seng considers relevant including, without limitation, market conditions and the value and performance of the relevant Secured Assets;
- e. The Maximum Limit calculated by reference to the market value of the Secured Assets charged to Hang Seng shall be subject to the applicable Discount Factors at all times and adjusted automatically with any change in the market value of the Secured Assets and such Discount Factors;
- f. It is your duty to check with Hang Seng from time to time the Discount Factors applicable to the Secured Assets charged to Hang Seng and the amount outstanding under the Secured Overdraft Facility and to ensure that such amount does not exceed the Maximum Limit at any time;
- g. Interest will be charged on any amount outstanding under the Secured Overdraft Facility which exceeds the Maximum Limit at the unauthorized overdraft rate(s) specified above from the date on which such excess was incurred up to the date of actual repayment of such excess (as well after as before judgment); and
- h. Hang Seng shall have absolute discretion to vary from time to time the amount(s) or any part thereof of the Approved Ceiling Limit.

For the sake of clarity, you expressly declares and acknowledges that notwithstanding any provisions hereof, Hang Seng shall be at liberty to refuse and/or reject to grant the Secured Overdraft Facility or any part thereof at any time without any prior notice or reference to you and without assigning any reason whatsoever therefor if Hang Seng feels at its absolute and unfettered discretion unsafe so to do notwithstanding that the Maximum Limit of the Secured Overdraft Facility specified in the relevant confirmation of approval has not yet been fully drawn, utilized or otherwise exceeded.

7. 檢討期 Term

抵押透支由恒生按年檢討, 恒生並有權對抵押透支不予續批。如恒生不擬續批抵押透支, 將會於每年檢討後通知閣下。如恒生未有給予閣下有關通知, 則閣下可繼續根據本條款及細則使用抵押透支。

The Secured Overdraft Facility is subject to annual review by Hang Seng. Hang Seng has no obligation to renew the Secured Overdraft Facility and will notify you after an annual review if Hang Seng has decided not to renew the Secured Overdraft Facility. If no such notice is given by Hang Seng, you may continue to use the Secured Overdraft Facility subject to the terms and conditions set out herein.

8. 其他費用及收費 Other Fees and Charges

恒生可隨時就抵押透支徵收其他收費、費用及佣金。

Hang Seng may from time to time at its discretion impose further charges, fees and commissions in connection with the Secured Overdraft Facility.

9. 利息及收費更改 Variation of Interest and Fees

恒生理有權隨時就抵押透支應付之息率、收費、其他費用及佣金作出修訂。若閣下於修訂生效日期後仍繼續運用抵押透支(或其中任何部份)或抵押透支仍有任何結欠, 則閣下會被視作接受該等修訂及受其約束。

All applicable interest rates, fees, charges and commissions payable by you to Hang Seng in connection with the Secured Overdraft Facility shall be subject to variation from time to time at Hang Seng's absolute discretion. Any such variation will be binding on you if you continue to use the Secured Overdraft Facility (or any part thereof) or if any part of the Secured Overdraft Facility remains outstanding after the effective date of variation.

10. 還款及匯率 Repayment and Exchange Rate

閣下須於恒生隨時要求時就抵押透支還款。閣下須以港幣償還抵押透支結欠, 或於恒生同意下以其他貨幣償還。在此情況下, 由一種貨幣兌換為另一貨幣之匯率, 得由恒生按當時外匯市場之適用匯率而定, 並屬最終決定及對閣下具約束力。

Repayment shall be on demand and you shall repay to Hang Seng any amount outstanding under the Secured Overdraft Facility in Hong Kong dollar or, if Hang Seng agrees, in a different currency. In that case, the conversion of one currency into another currency shall be calculated at the rate determined by Hang Seng to be prevailing in the relevant foreign exchange market at the relevant time, such determination to be conclusive and binding on you.

11. 保證及承諾 Warranties and Undertakings

閣下向恒生保證及承諾:

- 倘若對償還抵押透支(或其中任何部份)或任何因抵押透支或根據本條款及細則而產生之付款出現困難時,會即時通知恒生。
- 在恒生要求時及認為有需要或有利於執行其於抵押透支及抵押品之權力及權利時,簽立所需文件及履行所需行為(包括但不限於為提供任何抵押品或額外抵押品)。
- (如閣下於申請抵押透支當日為香港特別行政區政府僱員)閣下與恒生並無任何公事上之交易,閣下並承諾日後如涉及任何與恒生有關之公事交易,會立即以書面通知恒生。

You warrants and undertakes to Hang Seng:

- to inform Hang Seng as soon as possible of any difficulty in repaying the Secured Overdraft Facility (or any part thereof) or in meeting any payment to Hang Seng arising from the Secured Overdraft Facility or otherwise pursuant to these terms and conditions;
- at the request of Hang Seng, to execute such documents and perform such acts (including, without limitation, for the purpose of providing any security or additional security) as Hang Seng may consider necessary or expedient in relation to the exercise of its powers and rights in connection with the Secured Overdraft Facility and the relating security; and
- (if you are a servant of the Hong Kong Special Administrative Region ("HKSAR") as at the date of your application of the Secured Overdraft Facility) you have no official dealings with Hang Seng and you undertake to inform Hang Seng promptly in writing if you later become involved in official dealings with Hang Seng.

12. 費用 Expenses

與抵押透支有關(包括但不限於維持及執行恒生於抵押透支及有關抵押品之權利及利益)而合理地產生之一切合理支出(包括法律費用或其他)概由閣下負責。

All expenses (legal or otherwise) of reasonable amount and reasonably incurred by Hang Seng, if any, in connection with the Secured Overdraft Facility (including, without limitation, preserving and enforcing Hang Seng's rights and interest relating to the Secured Overdraft Facility and the relating security) shall be borne by you.

13. 收費及費用繳付 Payment of Fees and Expenses

恒生有權毋須事先通知而不時於往來存款戶口支取閣下應付與恒生之所有費用(包括但不限於手續費及年費)、收費、佣金及支出。該等費用及收費會作為貸款本金之一部份及須據此計算利息。

Hang Seng shall be entitled to debit all fees (including, without limitation, handling fee and annual fee), charges, commissions and expenses payable by you to Hang Seng from time to time from the Current Account without prior notice, and they shall form part of the principal due to Hang Seng and bear interest accordingly.

14. 銀行記錄 Bank's Records

恒生之賬冊及記錄將屬閣下不時對恒生虧欠債務之最終及具決定性證據,除非及直至相反證明成立。

The books and records of Hang Seng shall be final and conclusive evidence concerning the indebtedness of you owed to Hang Seng from time to time unless and until the contrary is established.

15. 約束力 Binding Effect

本條款及細則對閣下及閣下之任何個人代表,合法承繼人或核准受讓人具有約束力。

These terms and conditions shall be binding on you and your personal representatives, lawful successors or permitted assigns.

16. 其他 Others

- 抵押透支乃根據綜合戶口章則之規定而提供。如本條款及細則與綜合戶口章則有歧異,概以本條款及細則為準。

The Secured Overdraft Facility is granted subject to provisions of the Integrated Account Terms and Conditions. In case of any inconsistency between these terms and conditions herein and the Integrated Account Terms and Conditions, the former shall prevail.

- 除閣下及恒生以外,並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文,或享有本條款及細則的任何條文下的利益。

No person other than you and Hang Seng will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

17. 即時還款 Repayment on Demand

即使有任何相反規定,恒生有權隨時終止抵押透支及要求閣下即時還款。

Notwithstanding any other provision to the contrary, the Secured Overdraft Facility is subject to Hang Seng's customary overriding right of termination and repayment on demand.

18. 抵銷權 Right of Set-off

恒生可不予預先通知,將閣下於恒生之賬戶內(不論屬單獨名義或閣下與任何人士之聯名)任何幣值之結存撥作支付閣下不論屬何種身份欠恒生之任何債項(不論屬實際或或然、或不論屬閣下單獨或閣下與任何其他人士共同欠負者)。如屬聯名賬戶,恒生可行使此抵銷權,並將該聯名賬戶之任何結存撥作支付該聯名賬戶一名或一名以上持有人欠負恒生之任何債項。

Hang Seng have the right at any time and without prior notice, to apply any credit balance in any currency on any of your accounts with Hang Seng, whether in your sole name or in the joint names of you and any other person(s), in or towards satisfaction of any indebtedness owing by you to Hang Seng in whatever capacity and whether actual or contingent or whether owing solely by you or owing by you jointly with any other person(s). In the case of a joint account, Hang Seng may exercise this set-off right and apply any credit balance on such joint account in or towards satisfaction of any indebtedness owing to Hang Seng by one or more of the holders of such joint account.

19. 修訂 Amendments

恒生有權隨時或不時修訂及/或增加本條款及細則,有關修訂將於恒生向閣下發出通知後生效(任何修訂如涉及恒生收費/費用及閣下之責任或義務,恒生會於生效日期前三十日發出通知;至於其他修訂,恒生將按照個別情況釐訂合理之通知期限)。若閣下於生效日期後仍繼續運用抵押透支(或其任何部份)或抵押透支之任何部份於該生效日期後仍有結欠,有關修訂即對閣下具有約束力。

Hang Seng shall be entitled to revise the terms and conditions set out herein and/or introduce additional terms and conditions at any time and from time to time and any variation shall become effective subject to Hang Seng's notice (for a period of 30 days for any variation affecting fees and charges of Hang Seng and liabilities or obligations of you, and for such reasonable period as Hang Seng may prescribe in the case of any other variations) and shall be binding on you if you continue to use the Secured Overdraft Facility (or any part thereof) or if any part of the Secured Overdraft Facility remains outstanding after the effective date of variation.

20. 替代效應 Superseding Effect

於收到有關抵押透支通知起,本條款及細則將取代適用於上述綜合戶口之現有抵押透支的所有批核確認/條款及細則,該等現有抵押透支將按本條款及細則提供。

Upon the receipt of the relevant confirmation in respect of the Secured Overdraft Facility, the terms and conditions herein shall supersede all prior confirmation of approval / terms and conditions in respect of any existing Secured Overdraft Facility granted under the above Integrated Account and the terms and conditions of any such existing Secured Overdraft Facility shall be amended by the terms and conditions herein accordingly.

乙部 Part B – 抵押透支條款及細則(續) Terms and Conditions of Secured Overdraft Facility (Cont.)

21. 個人資料 Personal Data

- a. 閣下知悉及同意恒生可根據不時給予客戶及其他個人人士之結單、通函、通知、條款及細則內所載有關使用及披露個人資料的政策，持有、使用、處理及向指定人士披露閣下應恒生之要求而提供或於閣下與恒生之交易過程中所收集有關閣下之個人資料及其他資料(「該等資料」)作指定用途。閣下並確認及同意恒生將該等資料披露予任何債務追收代理、信貸資料服務機構或類似服務之提供者，或由彼等予以持有、使用及處理，以便核實該等資料或將該等資料提供予其他機構，作為(a)信貸或其他方面之查核；及(b)協助彼等收取債務。同時，閣下進一步確認及同意恒生可將該等資料轉移至香港特別行政區以外地方，並可將該等資料及其他關於閣下的個人資料及其他資料用於進行個人資料(私隱)條例所界定的核對程序，及提供與閣下有關於銀行證明書或信貸諮詢用途。

You acknowledge and agree that all personal data and information relating to you which are provided by you at the request of Hang Seng or collected in the course of dealings between you 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. You also acknowledge and agree that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agencies or similar service provider for 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. You further acknowledge and agree that Hang Seng may transfer the Data outside the HKSAR, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to you, and provide banker's or credit references in respect of you.

- b. 閣下同意當恒生認為有需要或適當時，可將該等資料及有關貸款之資料或詳情轉給在香港特別行政區境內或境外的任何服務供應商，以便該等供應商為恒生進行資料處理或代表恒生向客戶提供任何服務。若該等境外服務供應商所在地區的資料保障法例較為寬鬆，恒生將要求該等服務供應商向恒生作出與香港特別行政區之資料保障法例類似的保密承諾。恒生將會繼續負責將該等資料及詳情保密。

Where Hang Seng considers it necessary or appropriate, Hang Seng may transfer any such Data, details or information in relation to the loan to any service provider (whether situated in or outside the HKSAR) for the purpose of data processing or providing any service on behalf of Hang Seng to you. Where the service provider is situated outside the HKSAR in an area where there are less stringent data protection laws, Hang Seng will impose on the service provider confidentiality undertakings substantially similar to the requirements of the data protection laws in the HKSAR. In any event, Hang Seng will remain responsible for ensuring the confidentiality of such Data, details and information.

22. 聯名戶口 Joint Account

若上述綜合戶口之戶口持有人超過一位人士，即使任何一位對恒生之任何責任獲恒生解除或因任何理由而未受有效約束，全體及每位均須受本條款及細則約束，並共同及個別承擔責任。

Where the account holder of the above Integrated Account comprises more than one person, the terms and conditions herein shall be binding on all and each of them jointly and severally notwithstanding that any of them may be released from any obligation by Hang Seng or may not be effectively bound due to any reason.

23. 有效文本 Governing Version

本條款及細則之英文本與中文譯本文義如有歧異，概以英文本為準。

Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

24. 管轄法律及司法權管轄 Governing Law and Jurisdiction

恒生及閣下均接受香港法院行使非專屬司法管轄權。然而，本章則及任何由閣下作出並以恒生為受益人之抵押，可在任何擁有管轄權之法院強制執行。

Each of Hang Seng and you submits to the non-exclusive jurisdiction of the Hong Kong Courts but these Terms and Conditions and any security created by you in favour of Hang Seng may be enforced in the Courts of any competent jurisdiction.

本條款及細則受香港特別行政區法律規管，並按其詮釋。

These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

適用於推廣優惠的條款 Special Terms for Promotion

由成功落額日起計首年之年費可獲豁免。

The Annual Fee will be waived for the first year from the date of approval.

丙部 Part C – 薪酬制度披露聲明 Remuneration System Disclosure Statement

恒生目前所採用之銷售員工及授權代表薪酬制度(包括底薪及獎勵金)均考慮多方面之工作表現，而銷售營業額只是其中一項考慮因素。

The current remuneration system for sales staff and authorized agents (including the basic salary and incentive) adopted by Hang Seng is a measurement of the overall work performance and sales revenue is only one of the considerations.

丁部 Part D – 聲明 Declaration

本人(等)現向恒生申請透過本人(等)往來存款戶口給予一項抵押透支。本人(等)須遵守恒生不時訂定之有關條款。鑑於此抵押透支，本人(等)(a)以實益擁有人身份透過抵押將抵押資產(定義見綜合戶口章程)之所有權利、產權及利益抵押予恒生，直至所有抵押款項(定義見綜合戶口章程)(如有)清償為止；及(b)現委任恒生及恒生授權之任何人士為被授權人，可毋須知會或得到本人(等)同意，代表本人(等)，並以本人(等)名義或被授權人名義，簽署一切所需文件及辦理一切所需事情，務使便利恒生行使上述抵押賦予之權力及權利。上述委任乃屬不可撤銷者。

I/We request Hang Seng to grant a Secured Overdraft Facility on the Current Account subject to such terms as Hang Seng may from time to time determine. In consideration of such Secured Overdraft facility, I/we (a) as beneficial owner charge by way of security and release to Hang Seng all my/our right, title and interest in and to the Secured Assets (as defined in the Integrated Account Terms and Conditions) until all the Secured Moneys (as defined in the Integrated Account Terms and Conditions) (if any) have been paid or discharged and (b) irrevocably appoint Hang Seng and any person appointed by it to be my/our attorney and in the name and on behalf and as the act or deed of me/us 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.

(更改證券戶口處理進支/股息指示)本人(等)現要求及委託恒生，直至另行通知為止，將本人(等)於上述綜合戶口下之證券戶口進行有關證券交易之應得或應付之款額，包括應得股息或現金紅利等，於派發之到期日扣除恒生收取相關手續費後，進支至往來存款戶口，並可在此戶口扣除因執行本人(等)之指示而收取之費用。

(Change of Settlement / Dividend Instruction for Securities Account) I/We request and authorize Hang Seng, until further notice, to credit the proceeds and/or any payment(s) from shares dealing, including the dividends, cash bonuses etc from time to time falling due and becoming payable on the stocks and shares now or which may hereafter be deposited under the Securities Account under the above Integrated Account, and debit any payment(s) and/or withdrawal(s) in relation to the transactions carried out under the said Securities Account to/from the Current Account.

本人(等)確認此貸款申請並非由第三方轉介。

I/We confirm that this loan application was not referred by a third party.

本人(等)已詳閱及明瞭上述之條款及細則內容，並同意受該條款及細則及其後可能作出之修訂約束。

I/We have read and understood all the terms and conditions above and agree to be bound by them (as amended from time to time).

丁部 Part D – 聲明(續) Declaration (Cont.)

本人(等)承諾通知恒生如本人(等)現時(或於過往12個月內)為恒生或其附屬公司(註)之董事、行政總裁或主要股東；或任何上述之董事、行政總裁或主要股東之配偶、同居者、擁有血緣關係、通過婚姻或領養的親屬，或任何在此條文所述之人士之信託的受託人。恒生需要該等資料以遵守上市規則。
(註)：「附屬公司」一詞應依照經不時修訂及補充之《公司條例》(香港法律第622章)的定義。
I/We undertake to advise Hang Seng if I/we am/are currently (or was/were during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng or its subsidiaries(Note); or I/we am/are a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause. Hang Seng requires the 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.

同意個人資料用於新用途 Consent for the Use of Personal Data for New Purposes

通過在以下簽署，本人(等)同意恒生銀行有限公司(「恒生」)可以根據附於本申請表格之《致各客戶及其他個別人士關於個人資料(私隱)條例的通知》(「該通知」)所載的指定用途使用和披露恒生目前或以後持有之關於本人(等)之所有個人資料。*

*請注意：

致於2014年6月16日之前與恒生建立關係的客戶：

「該通知」包含有關恒生向閣下提供服務，而使用閣下的個人資料作若干新用途，從而讓恒生遵守下述恒生或滙豐集團目前現存或是未來的有關責任、承諾或安排：(i)根據法律、法規、判決或法院命令(在香港境內和香港境外)的責任，包括與清洗黑錢、恐怖分子融資活動、賄賂、貪污、逃稅、欺詐或制裁(在此統稱為「不合法活動」)相關的責任；(ii)根據本地組織或機關或外國組織或機關(不論是否政府、稅務、執法、監管、司法、行業或其他)的指引、指導或守則，或國際指引或內部政策和程序的責任，包括與不合法活動相關的指引、指導或守則；(iii)來自本地組織或機關或外國組織或機關的要求；(iv)恒生或滙豐集團與本地組織或機關或外國組織或機關作出的承諾；(v)根據本地組織或機關或外國組織或機關之間簽訂的協議或條約之責任；以及(vi)根據滙豐集團有關使用和共用資料和資訊之內部政策和程序的責任。上述可能引致閣下的個人資料被轉移至香港境外。請詳閱「該通知」有關閣下的個人資料可能被使用的用途以及可能會將閣下的個人資料轉移予的人士類別的全部詳情。

如有疑問，請致電客戶服務熱線：2998 9878。

By signing this application form, I/we agree that Hang Seng Bank Limited ("the "Bank") may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance which accompanies this application form ("Notice"). *

*Note:

For customers who have a relationship with the Bank before 16 June 2014:

The Notice include new purposes relating to the Bank's provision of services to you and enable the Bank to use your personal data in order that the Bank comply with the following current or future obligations, commitments or arrangements of the Bank or the HSBC Group: (i) obligations according to laws, regulations, judgments or court orders (both within and outside Hong Kong) including those that relate to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud or sanctions (collectively referred to herein as "Unlawful Activities"); (ii) obligations according to guidelines, guidance or codes issued by local or foreign bodies or authorities (whether governmental, tax, law enforcement, regulatory, judicial, industry or others), or international guidance or internal policies and procedures, including those that relate to Unlawful Activities; (iii) requests from local or foreign bodies or authorities; (iv) commitments undertaken by the Bank or the HSBC Group with local or foreign bodies or authorities; (v) obligations according to agreement or treaty between local or foreign bodies or authorities; and (vi) obligations according to the HSBC Group's internal policies and procedures for use and sharing of data and information. The above may result in transfer of your personal data outside of Hong Kong. Please read the Notice which shows in full the purposes for which your personal data may be used and the classes of persons to whom your personal data may be transferred.

In case of queries, please contact our customer service hotline at 2998 9878.

戊部 Part E – 關係申報 Relationship Declaration

閣下是否為以下人士的親屬^：恒生、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外，例如香港上海滙豐銀行有限公司)，或恒生能對其行使控制的其他實體的董事/僱員*/控權人*/小股東控權人*？

Are you a relative^ of any of the directors / employees* / controllers* / minority shareholder controllers* of Hang Seng, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

否，倘這些資料不再真實正確，本人(等)同意儘速以書面通知恒生。
No, and I/we agree to notify Hang Seng promptly in writing if this information is no longer true and correct.

是(請填上親屬的名字) 英文全名 關係
Yes (please state his / her full name) Full name in English: Relationship:

閣下是否為恒生、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外，例如香港上海滙豐銀行有限公司)，或恒生能對其行使控制的其他實體的董事/僱員*/控權人*/小股東控權人*？

Are you a director / employee* / controller* / minority shareholder controller* of Hang Seng, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

否，倘這些資料不再真實正確，本人(等)同意儘速以書面通知恒生。
No, and I/we agree to notify Hang Seng promptly in writing if this information is no longer true and correct.

是(請填上職員號碼) 職員號碼
Yes (please state your staff number) Staff number:

本人(等)確認本人(等)已獲得以上提及的人士的同意提供其資料給恒生、其分行、其附屬公司及其聯屬公司以便恒生及其聯屬公司能遵守《銀行業(風險承擔限度)規則》。

I/We confirm that I/we have obtained consent from the individuals listed 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.

本人(等)授權(並代表以上提及的人士授權)恒生與恒生的分行、附屬公司及聯屬公司交換有關本人(等)/以上提及的人士及本人(等)/以上提及的人士持有的融通的資料以便恒生及其聯屬公司能遵守《銀行業(風險承擔限度)規則》。

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

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BSA19S-F22(YX) 5-6 09/23 E <BSA19S>

成部 Part E – 關係申報(續) Relationship Declaration (Cont.)

^ 「親屬」指：a) 父母、祖父母或外祖父母、或曾祖父母或外曾祖父母； b) 繼父母或領養父母； c) 兄弟或姊妹； d) 配偶，或其父母、繼父母或領養父母、兄弟或姊妹； e) 如該人是夫妻關係的一方，該關係中的另一方； f) 同居伴侶； g) 子、繼子、女、繼女或領養子女；或 h) 孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。

就這定義而言：「領養」指以香港法律所承認的方式領養；「同居伴侶」就與另一自然人有同居關係的某自然人而言，指該另一自然人；「同居關係」指作為情侶在親密關係下共同生活的2名自然人(不論同性或異性)之間的關係；「夫妻關係的一方」就夫妻關係而言，指該關係中的男方或女方；及「夫妻關係」指由男方與女方在1971年10月7日前締結的夫妻關係，而在該關係下，女方於男方在生時已被其妻子接納為男方的妾，而男方家人亦普遍承認如此。

^ "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 or adopted son, daughter, step-daughter or adopted daughter; or h) a grandson, granddaughter, great grandson or great granddaughter.

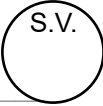
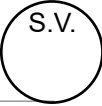
For the purpose of this definition: "adopted" means adopted in a manner recognized by the laws of Hong Kong; "cohabitee", in relation to a natural person who is in a cohabitation relationship with another natural person, means the other natural person; "cohabitation relationship" means a relationship 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.

*備註：閣下可向恒生查詢有關定義及以上所提及機構的名單。

*Remark: You may request from Hang Seng the definitions of these terms and a list of the abovementioned entities.

本申請表格之英文本與中文譯本文義如有歧異，概以英文本為準。

In the event of discrepancy between the English and Chinese versions of this Application Form, the English version shall prevail.

戶口持有人簽署、蓋章及交付 Signed, Sealed and Delivered by Account Holder	聯名戶口持有人簽署、蓋章及交付 Signed, Sealed and Delivered by Joint Account Holder
	
X 請用留存恒生之印鑑簽署 Please use signature/chop filed with Hang Seng	X 請用留存恒生之印鑑簽署 Please use signature/chop filed with Hang Seng
所有聯名戶口持有人均須簽署 All Joint Account Holders must sign	

銀行專用 For Bank Use			
For Branch			
Please tick or specify if there is any finding:			
AGE <input type="checkbox"/> over 64	<input type="checkbox"/> K071	K072 _____	A071 _____
Account Status			
<input type="checkbox"/> Prestige Private	<input type="checkbox"/> Prestige	<input type="checkbox"/> Preferred	<input type="checkbox"/> Others
Checked & confirmed by			
Name : _____ (Staff ID : _____)			
PVC Customer(s) <input type="checkbox"/> Yes <input type="checkbox"/> No Customer Name(s) _____			
Remark (if applicable): _____			
Transaction Br. Code	Transaction Staff ID	Referral Staff ID	Authorised Signature
Note : Signing this form will pledge ALL assets including Securities Account (085), Investment Funds Account (382).			

For Process Management			
Connected Party (83)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Remark: _____
K072 CDS CS83	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

>OPS>BOS

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恒生銀行有限公司(「銀行」)

* 致各客戶及其他個別人士關於個人資料(私隱)條例(「條例」)的通知

1. 客戶及其他個別人士(包括但不限於銀行／財務服務及銀行融資／信貸便利的申請人，為銀行融資／信貸便利提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、控制人、職員及管理人員、合夥商的合夥人或合夥成員、信託的實益擁有人、受託人、財產授予人或保障人、指定戶口持有人、指定收款人、客戶的代表、代理或代名人，或與客戶建立了關係的任何其他人士，而該關係關乎客戶及銀行的關係)(統稱「資料當事人」)，就各項事宜例如申請開立或延續戶口、建立或延續銀行融資／信貸便利、要求銀行提供有關銀行／財務服務或遵守任何法律或監管或其他機關發出的指引或要求，需不時向銀行提供有關資料。
2. 若未能向銀行提供有關資料，會導致銀行無法批准開立或延續戶口、建立或延續銀行融資／信貸便利或提供有關銀行／財務服務。
3. 銀行亦會從以下各方收集資料：(i)資料當事人與銀行日常業務往來中(例如資料當事人開出支票、存款或申請信貸時)、(ii)代表資料當事人行事的人士提供資料當事人的資料、(iii)資料當事人使用銀行網站及流動應用程式，包括按照銀行私隱政策(<https://www.hangseng.com/zh-hk/resources/important-message/#privacy>)及(iv)其他來源(例如從獲核准加入多家個人信貸資料服務機構營運模式的信貸資料服務機構(以下簡稱「信貸資料服務機構」)獲取資料)。資料亦可能與銀行或任何滙豐集團成員(「滙豐集團」)一併及分別地指滙豐控股有限公司，其附屬公司、子公司、聯營單位及彼等的任何分行及辦事處。而「滙豐集團成員」具有相同涵義)可獲取的其他資料組合或產生。
4. 資料可能會作下列用途：
 - (i) 考慮產品及服務申請及向資料當事人提供銀行／財務產品、服務和銀行融資／信貸便利之日常運作；
 - (ii) 在資料當事人申請信貸時進行的信貸調查，及通常每年進行一次或以上的定期或特別審查；
 - (iii) 編製及維持銀行的信貸評分模式；
 - (iv) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者(以下簡稱「信貸提供者」)作信貸審查及債務追討；
 - (v) 確保資料當事人的信用維持良好；
 - (vi) 為資料當事人設計銀行／財務服務或有關產品；
 - (vii) 不時分析資料當事人如何查閱及使用銀行的服務，包括銀行網站及流動應用程式上所提供的服務；
 - (viii) 為宣傳及推廣服務、產品及其他促銷標的(包括與直接促銷相關連的，詳情請參閱以下第7段)；
 - (ix) 確定銀行對資料當事人或資料當事人對銀行的債務；
 - (x) 執行資料當事人向銀行應負責任，包括但不限於向資料當事人及向為資料當事人的責任提供抵押或擔保的人士追討欠款；
 - (xi) 遵守銀行或其任何分行或任何滙豐集團成員就以下各項負上或與之有關的責任、要求或安排(不論強制或自願性質)：
 - (a) 現在及將來於香港特別行政區(「香港」)境內或境外存在的任何法律、法規、判決、法院命令、自願守則、制裁制度(「法律」)(例如稅務條例及其條文，包括有關自動交換財務帳戶資料)；
 - (b) 現在及將來於香港境內或境外存在的任何法律、監管、政府、稅務、執法或其他機關，或財務服務供應商的自律監管或行業組織或協會所提供或發出的任何指引、指導或要求，及任何國際指引、內部政策或程序(例如稅務局所提供或發出的指引或指導，包括有關自動交換財務帳戶資料)；
 - (c) 對滙豐集團整體或任何部分具有司法權限的本地或外地法律、監管、司法、行政、公營或執法機關，或政府、稅務、稅收、財政、證券或期貨交易所、法院、中央銀行或其他機關，或財務服務供應商的自律監管或行業組織或協會或彼等的任何代理(統稱及各稱「權力機關」)向銀行或其任何分行或任何滙豐集團成員施加的、與彼等訂立的或適用於彼等的任何現在或將來的合約或其他承諾；或
 - (d) 權力機關之間的任何協議或條約；
 - (xii) 遵守滙豐集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於滙豐集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何責任、要求、政策、程序、措施或安排；
 - (xiii) 採取任何行動以遵守銀行或任何滙豐集團成員的責任以符合與下述事宜有關的法律或國際指引或監管要求：有關偵測、調查及預防清洗黑錢、恐怖分子融資活動、賄賂、貪污、逃稅、欺詐、逃避經濟或貿易制裁及／或規避或違反有關此等事宜的任何法律的任何行為或意圖；
 - (xiv) 遵守銀行或任何滙豐集團成員的任何責任，以符合權力機關的任何指令或要求；

- (xv) 使銀行的實質或建議受讓人，或銀行對資料當事人權益的參與人或附屬參與人，能對有關擬進行的轉讓、參與或附屬參與的交易作出評核；
 - (xvi) 與接受由銀行發出的信用卡的商號(下稱「各商號」)及各聯營機構交換資料；
 - (xvii) 就任何卡交易，與各商號的收單財務機構核實資料當事人的身分；及
 - (xviii) 與上述有關的用途。
5. 銀行或滙豐集團成員會將資料當事人的資料保密，但銀行或滙豐集團成員可能會將有關資料提供予下列各方(不論於香港境內或境外)作以上第4段所述的用途：
- (i) 滙豐集團的任何代理、承包商、次承包商、服務供應商或聯營人士(包括彼等的僱員、董事、職員、代理人、承包商、服務供應商及專業顧問)；
 - (ii) 任何就銀行業務運作向銀行提供行政、電訊、電腦、付帳、債務追討或證券結算或其他服務的第三方服務供應商(包括彼等的僱員、董事及職員)；
 - (iii) 任何權力機關；
 - (iv) 任何對銀行有保密責任的其他人士，包括就有關資料對銀行有保密承諾的滙豐集團成員；
 - (v) 付款銀行向發票人提供已兌現支票影本(該影本可能載有關於收款人的資料)；
 - (vi) 代表個別人士行事提供該個別人士資料的任何人士、收款人、受益人、戶口代名人、中介人、往來及代理銀行、結算公司、結算或交收系統、市場交易對手、上游預扣稅代理、掉期或交易儲存庫、證券交易所、客戶擁有證券權益的公司(如該等證券由銀行或任何滙豐集團成員持有)，或向客戶的戶口作出任何付款的人士；
 - (vii) 客戶因申請本行產品及服務而選擇接觸的第三方服務供應商；
 - (viii) 信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者)，如資料當事人欠帳時則可將該等資料提供予債務追收代理；
 - (ix) 銀行或其任何分行或任何滙豐集團成員就有關第4(x)、4(xi)或4(xii)段所載目的而有責任或必須或被預期向其作出披露的任何人士；
 - (x) 銀行的任何實質或建議受讓人，或就銀行對資料當事人權益的參與人或附屬參與人或承轉人；
 - (xi) 各商號的收單財務機構；及
 - (xii) (a) 任何滙豐集團成員；
(b) 第三方財務機構、承保人、信用卡公司、證券及投資服務供應商；
(c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商或各商號；
(d) 銀行及／或任何滙豐集團成員之合作品牌夥伴(該等合作夥伴名稱會於有關服務及產品的申請表格上列明)；
(e) 慈善或非牟利機構；及
(f) 銀行就以上第4(viii)段所述的用途而任用的第三方服務供應商(包括但不限於寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司)。

有關資料可能轉移至香港以外。

6. 就資料當事人(不論以借款人、按揭人或擔保人身分，以及不論以資料當事人本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料，銀行可能會把下列資料當事人資料(包括不時更新任何下列資料的資料)以銀行及／或代理人的名義提供予信貸資料服務機構：
- (i) 全名；
 - (ii) 就每宗按揭的身分(即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式)；
 - (iii) 香港身分證號碼或旅遊證件號碼或公司註冊證明書號碼；
 - (iv) 出生日期或公司成立日期；
 - (v) 通訊地址或註冊辦事處地址；
 - (vi) 就每宗按揭的按揭帳戶號碼；
 - (vii) 就每宗按揭的信貸種類；
 - (viii) 就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳(因破產令導致除外)、因破產令導致已撇帳)；及
 - (ix) 就每宗按揭的按揭帳戶結束日期(如適用)。

信貸資料服務機構會使用上述由銀行提供的資料統計資料當事人(分別以借款人、按揭人或擔保人身分，及不論以資料當事人本人單名或與其他人士聯名方式)不時於信貸提供者持有按揭的宗數，並存於信貸資料服務機構的個人信貸資料庫內讓信貸提供者共用(須受根據條例核准及發出的個人信貸資料實務守則的規定所限)。

7. 在直接促銷中使用資料

當資料當事人為此目的而向銀行給予同意，銀行可將其資料作直接促銷用途。就此，請注意：

- (i) 銀行可能使用以下類別的資料作直接促銷用途：
 - (a) 銀行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、交易地點、財務背景、人口統計數據及流動裝置識別碼用於直接促銷；及
 - (b) 資料當事人平時使用銀行網站、流動應用程式的相關資料，不論是透過cookies或其他方式收集；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (a) 財務、保險、信用卡、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (c) 銀行及／或任何滙豐集團成員的合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
 - (d) 為慈善及／或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由銀行及／或下列各方提供或(就捐款及捐贈而言)徵求：
 - (a) 任何滙豐集團成員；
 - (b) 第三方財務機構、承保人、信用卡公司、證券及投資服務供應商；
 - (c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商或各商號；
 - (d) 銀行及／或任何滙豐集團成員之合作品牌夥伴(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
 - (e) 慈善或非牟利機構；
- (iv) 除由銀行促銷上述服務、產品及促銷標的以外，銀行亦擬將以上第(7)(i)段所述的資料提供予恒生銀行集團的其他成員公司，以供該等人士在促銷該等服務、產品及促銷標的中使用，而銀行為此用途須獲得資料當事人書面同意(包括表示不反對)；

如資料當事人不希望銀行如上述使用其資料或將其資料提供予恒生銀行集團的其他成員公司作直接促銷用途，資料當事人可通知銀行行使其選擇權拒絕促銷。

8. 使用銀行應用程式介面(「API」)向資料當事人的第三方服務供應商轉移個人資料

銀行可根據資料當事人向銀行或資料當事人使用之第三方服務供應商所發出的指示，使用銀行的API向第三方服務供應商轉移資料當事人的資料，以作銀行或第三方服務供應商所通知資料當事人的用途及／或資料當事人根據條例所同意的用途。

9. 根據條例規定及按其認可及發出的個人信貸資料實務守則，任何資料當事人均有權：

- (i) 查核銀行是否持有其個人的資料及有權查閱有關的資料；
 - (ii) 要求銀行對其不準確的個人資料作出更正；
 - (iii) 查悉銀行對資料的政策及實務，並獲知銀行持有其個人資料的類別；
 - (iv) 查詢並獲銀行告知何等資料會經常向信貸資料服務機構或債務追收代理披露，及獲銀行提供進一步資料，藉以向有關信貸資料服務機構或債務追收代理提出查閱及改正資料要求；及
 - (v) 就銀行向信貸資料服務機構提供的任何帳戶資料(為免生疑問，包括任何帳戶還款資料)，於全數清還欠帳後結束帳戶時，指示銀行要求信貸資料服務機構自其資料庫中刪除該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間(即緊接銀行上次向該信貸資料服務機構提供帳戶資料前不多於31日的期間)所作還款額，剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期(如有))。
10. 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇帳(因破產令導致撇帳除外)，否則帳戶還款資料(定義見以上第(9)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
11. 如資料當事人因被頒布破產令而導致任何帳戶金額被撇帳，不論帳戶還款資料有否顯示任何拖欠為期超過60日的還款，該帳戶還款資料(定義見以上第(9)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年(以較早出現的情況為準)。
12. 根據條例規定，銀行有權就處理任何資料查閱的要求收取合理費用。

13. 任何關於資料查閱或資料更正，或關於資料政策及實務或資料種類等要求，應向下列人士提出：

恒生銀行有限公司
資料保護主任
香港德輔道中83號

傳真：(852) 2868 4042

14. 銀行在批核信貸申請時，可能參考由信貸資料服務機構提供有關資料當事人的信貸報告。假如資料當事人有意索取有關報告，可要求銀行提供有關信貸資料服務機構的聯絡詳情。
15. 本通知不會限制資料當事人在條例下所享有的權利。

生效日期：2014年6月15日（於2022年5月更新）

* 適用於2014年6月16日或之後與銀行建立關係，或其他已同意本通知版本的客戶及其他個別人士。若閣下於2014年6月16日之前與銀行建立關係且未有同意本通知版本，請參閱：

https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/zh_HK/notice_c_2013.pdf

註：中文本與英文本如有歧義，概以英文本為準。

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.

透支服務產品資料概要

恒生銀行

Asset Link 抵押透支服務
2023年10月

<p>此乃透支服務產品，並只適用於零售銀行之優越私人理財客戶。 本概要所提供的利息、費用及收費等資料僅供參考， 你的透支服務的最終條款以申請表為準。</p>	
利率及利息支出	
年化利率	P-0.5%
逾期還款年化利率/就違約貸款收取的年化利率	不適用
超出信用額度利率 (即臨時透支息率)	超出信用額度之利息將以每日複息累積計算。若該戶口之結欠超出批准之信用額，超出之差額將被收取超出信用額度利息。超出信用額度利率為 P+6% 。
費用及收費	
年費 / 收費	每年經批核抵押透支額限額之 0.1% 如經批核抵押透支額限額之每年使用率為 30% 或以上，此項收費將可獲豁免。
逾期還款費用及收費	不適用
超出信用額度手續費	不適用
退票/退回自動轉帳授權指示的收費	不適用
其他資料	
不適用	

註:

P 為恒生銀行有限公司不時公佈之港元最優惠貸款利率。



恒生銀行
HANG SENG BANK

Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Asset Link Secured Overdraft Facility
Oct 2023

<p>This product is an overdraft facility for retail banking Prestige Private customers only. This statement provides you with <u>indicative information</u> about interest, fees and charges of this product but please <u>refer to Application Form for the final terms of your overdraft facility.</u></p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	P-0.5%
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate (i.e. Interest Rate for Unauthorised Overdraft)	The overlimit interest is accrued daily in compound interest. The overlimit interest rate of P+6% applies on that outstanding balance exceeds the credit limit of the facility.
Fees and Charges	
Annual Fee / Fee	0.1% per annum of the Approved Ceiling Limit If the annual utilization rate of the Approved Ceiling Limit is 30% or above, this fee will be waived.
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	Not Applicable
Additional Information	
Not Applicable	

Note:

P means the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank from time to time.

FMKFS4-R8 (YX) 2-2 10/23 E