



個人「綜合戶口」申請表 (內地/澳門進行文件確認、簽名見證及傳遞文件專用)
Personal Integrated Account Application Form (For document verification, signature witness and document transfer in the Mainland/Macau only)

致：恒生銀行有限公司
To : Hang Seng Bank Limited

跨境通 GPSE

註：開立投資戶口(包括證券/基金)不適用於透過見證開戶安排辦理
Note: Not applicable for opening Investment account (including securities/funds) through Witnessing Arrangement.

請用正楷填寫，並在適當之方格內加上“√”號。
Please complete in BLOCK LETTERS and “√” where appropriate.

日期(日/月/年)
Date(DD/MM/YY)

甲部 Part A – 文件傳遞及接收服務請求 Request for Document Delivery and Receipt Service

本人希望向恒生銀行有限公司(「恒生香港」)申請開立賬戶(「申請」)。本人因未能在香港辦理相關手續，為便利之目的，本人授權恒生銀行(中國)有限公司(「恒生中國」)/恒生澳門分行(「恒生澳門」)，包括恒生中國/恒生澳門職員，作為本人之代理人，並請求及授權恒生香港(包括恒生香港職員)提供相應便利如下(合稱「請求」)：

I wish to apply to Hang Seng Bank Limited (“Hang Seng Bank Hong Kong”) for account services in Hong Kong (the “Application”). As I would not be able to lodge the Application in Hong Kong in person, I authorise Hang Seng Bank (China) Limited (“Hang Seng Bank China”) (including Hang Seng Bank China staff)/Hang Seng Bank Limited Macau Branch (“Hang Seng Bank Macau”)(including Hang Seng Macau staff) to act as my agent and I hereby request and authorise Hang Seng Bank Hong Kong (including Hang Seng Bank Hong Kong staff) to (collectively “the Request”):

- (i) 接收恒生中國/恒生澳門(包括恒生中國/恒生澳門職員)代本人傳送給恒生香港本申請意向書及本人為申請開立賬戶之所需文件及本人之相關個人資料；
receive from Hang Seng Bank China (including Hang Seng Bank China staff)/Hang Seng Bank Macau (including Hang Seng Macau staff) this document and any document and information related to the Application;
- (ii) 透過任何恒生香港認為適當的途徑將有關本人開立賬戶之相關文件及資料傳送至恒生中國/恒生澳門(包括恒生中國/恒生澳門職員)再轉交本人；
deliver the relevant account opening document and information to Hang Seng Bank China (including Hang Seng Bank China staff)/Hang Seng Bank Macau Branch (including Hang Seng Macau staff) for further delivery to me by any means Hang Seng Bank Hong Kong deems fit;
- (iii) 為申請開立賬戶及聯絡本人，本人透過恒生中國/恒生澳門提供開立賬戶相關文件內之個人資料。
I provide my personal data as specified in the relevant account opening document for the purpose of the Application and for contacting me.

乙部 Part B – 免責聲明 Disclaimer

本人確認提出上述申請是經本人獨立思考評估後採取的行動及上述請求未受任何其他人士/機構(包括恒生香港、恒生香港職員、恒生中國、恒生中國職員、恒生澳門、恒生澳門職員)的邀請、建議、提示或要求。

I confirm that the Application is requested by myself and the decision is made by myself after independent thinking and evaluation, without any invitation, suggestion or request from any person or institution (including Hang Seng Bank Hong Kong, Hang Seng Bank Hong Kong staff, Hang Seng Bank China and/or Hang Seng Bank China staff, Hang Seng Macau Branch and/or Hang Seng Macau staff).

本人明白及同意恒生香港不會就任何於文件傳遞及/或接收期間出現或因此而產生或與此有關之任何損失、遺失、延誤、錯誤、遺漏或毀壞負上任何責任。

I understand and agree that Hang Seng Bank Hong Kong accepts no responsibility for any loss, damages, delay, error, omission or mutilation which may occur during, arising from or in connection with the delivery and/or receipt of the relevant documents to and from Hang Seng Bank China/Hang Seng Macau Branch or any retention of documents on my behalf.

本人明白本人之申請將由恒生香港批核，而恒生香港有唯一及絕對酌情權決定接納或拒絕本人之申請。本人知悉並接受，若恒生香港拒絕本人之申請，有關文件或資料將被恒生香港銷毀，而不會交回。

I also understand that the Application will be subject to the approval of Hang Seng Bank Hong Kong and Hang Seng Bank Hong Kong shall have sole and absolute discretion in accepting or rejecting the Application. I acknowledge and agree that if the Application is rejected, document or information relating to the Application will be destroyed by Hang Seng Bank Hong Kong and will not be returned.

丙部 Part C – 個人綜合戶口申請 Application for Personal Integrated Account

A. 戶口類別 Account Type

開立恒生香港戶口原因
Reason(s) for opening HASE account

戶口用途
Purpose of Account

儲蓄/定期存款 Savings/Fixed Deposit 家用開支 Family Expense 教育開支 Education Fund 其他 Others

開立恒生香港戶口類別
HASE Account Type to be opened

優越理財 Prestige Banking (PSE) 優進理財 Preferred Banking (PRF) 綜合戶口 Integrated Account (IA)

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

B. 申請人資料 Applicant Information

<input type="checkbox"/> 先生 Mr <input type="checkbox"/> 小姐 Miss <input type="checkbox"/> 太太 Mrs <input type="checkbox"/> 女士 Ms		英文姓名 Name in English	
中文姓名 Name in Chinese		中文商業電碼 Chinese Commercial Code	
身份證明文件類別 ID Document Type		<input type="checkbox"/> 香港身份證 HKID Card	<input type="checkbox"/> 護照 Passport
身份證明文件號碼 ID Document No.		<input type="checkbox"/> 其他 Others	
出生日期(日/月/年) Date of Birth(DD/MM/YY)			
前用英文姓名 Former Name in English			
聯絡電話 (請註明電話區號) Contact Number (please provide the district no.)		手提電話 Mobile	辦公室電話 Office
		住宅電話 Home	
住宅地址 (請以英文/英文拼寫註明並提供適當證明文件) Residential Address (Please specify in English/pinyin and provide proper documentary proof)			
通訊地址 Correspondence Address			
<input type="checkbox"/> 與個人「綜合戶口」申請表(申請人資料部分)之住宅地址相同 Same as the Residential Address listed on the Personal Account Form (Applicant Information)			
<input type="checkbox"/> 其他 (可以中文或英文/英文拼寫註明) Others (Please specify in Chinese or English/pinyin)			
職業狀況 (F, P, S 需註明行業) Employment Status (For F, P, S please specify Industry)			
<input type="checkbox"/> 全職 (F) Full Time Employed		<input type="checkbox"/> 自僱 (S) Self Employed	<input type="checkbox"/> 退休 (R) Retired
<input type="checkbox"/> 兼職 (P) Part Time		<input type="checkbox"/> 待業 (X) Unemployed	<input type="checkbox"/> 主婦 (H) Housewife
		<input type="checkbox"/> 學生 (T) Student	
僱主名稱 (請以英文/英文拼寫註明) Name of Employer (Please specify in English/pinyin)			
僱主地址 (請以英文/英文拼寫註明) Address of Employer (Please specify in English/pinyin)			
職業 Occupation			
行業 Industry			
職業角色 Employment Role (只選一項) (Choose ONE only)		<input type="checkbox"/> 僱員 Employee	<input type="checkbox"/> 主要管理人 ¹ Key Controller ¹
		<input type="checkbox"/> 公司持有人 Business Owner	<input type="checkbox"/> 全東 Sole Trader
註 Notes:			
1. 主要管理人是被委任參與公司的管理或高級行政架構，對業務行使直接決策權的人士。主要管理人一般會制定公司的策略方針，並與其他董事或高級行政人員共同管理及決策公司的營運。主要管理人可為一間法人團體。 Key Controller is an individual appointed to exercise direct control over the entity, by participating in the governance or senior / executive activities of the business. Key Controller typically sets the strategic direction of the entity and exercises control jointly with other directors or senior executives.			

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

B. 申請人資料(續) Applicant Information (Cont.)

全年收入(港幣) Annual Income (HKD)	(請填寫實際收入, 包括獎金及佣金等) Please fill in exact amount, including bonus & commissions, etc)
	港幣 / 每年 HKD / Per Year
自願繳稅遵從計劃 Voluntary Tax Compliance Programme	<input type="checkbox"/> 正在/打算參與 Participating/Intended to participate <input type="checkbox"/> 不適用 Not Applicable
	國家/地區1 Country/Region 1: _____ 國家/地區2 Country/Region 2: _____
共同匯報標準個人自我證明表格 CRS Individual Self-Certification	<input type="checkbox"/> 需要填寫 Required <input type="checkbox"/> 不適用 Not Applicable

C. 申請人補充資料 Applicant Supplementary Information

教育程度 Education Level	<input type="checkbox"/> 大學或以上 University or above	<input type="checkbox"/> 預科畢業 Post-Secondary	<input type="checkbox"/> 中學畢業 Secondary Completed	<input type="checkbox"/> 完成中三 Complete F.3	<input type="checkbox"/> 其他 Others
婚姻狀況 Marital Status	<input type="checkbox"/> 單身 Single	<input type="checkbox"/> 已婚 Married			
電郵地址 E-mail Address					
首選語言(書寫語) Preferred Written Language	<input type="checkbox"/> 中文 Chinese	<input type="checkbox"/> 英語 English			
首選語言(口語) Preferred Spoken Language	<input type="checkbox"/> 廣東話 Cantonese	<input type="checkbox"/> 英語 English	<input type="checkbox"/> 普通話 Putonghua		
<input type="checkbox"/> 申請恒生優越理財跨域通 (申請豁免恒生香港優越理財戶口之服務月費) Hang Seng Bank (Hong Kong) is Host					
恒生香港優越理財提款卡號碼前9位 First 9 Digits of Hang Seng Hong Kong Prestige Banking ATM Card Number	_____ - _____ - <u>X X X</u>				
恒生中國優越通財卡號碼後12位 Last 12 Digits of Hang Seng China Prestige Banking Debit Card Number*	<u>X X X X</u> - _____ - _____ - _____				
恒生中國帳戶號碼前9位 First 9 Digits of Hang Seng China Account Number	_____ - _____ - <u>X X X</u>				

*如申請人未能提供恒生中國優越通財卡號碼, 可在旁註明恒生中國帳戶類別(如美元/港元儲蓄賬戶, 人民幣電匯專戶/結算帳戶)以及其帳戶號碼前9位。
*If applicant is unable to provide Hang Seng China Prestige Banking Debit Card number, please state Hang Seng China Account Type (eg. USD/HKD Savings Account, Renminbi T/T Account/Settlement Account) and First 9 Digits of account number

注意: 客戶聲明
Note: Customer Declaration

致: 恒生香港及恒生中國(個別及共同稱為「銀行」)

To: Hang Seng Hong Kong and Hang Seng China (each and collectively referred to as the "Bank")

- 我明白及同意經上述申請「恒生優越理財跨域通」, 並持有恒生中國優越理財賬戶及符合有關最低全面理財總值, 恒生香港優越理財戶口的服務月費將會豁免。如果我在恒生香港及恒生中國重覆申請「恒生優越理財跨域通」, 銀行將根據我最後的申請辦理, 如符合有關要求, 將豁免最後申請地方的賬戶服務月費。較早前的申請將自動取消而不作另行通知。
I understand and agree that if the Hang Seng Greater China Prestige is applied through this application, and Prestige Banking of Hang Seng China is maintained with a designated minimum total relationship balance, monthly fee of Hang Seng Hong Kong Prestige Banking will be waived. If I apply the Hang Seng Greater China Prestige in both Hang Seng Hong Kong and Hang Seng China, the Bank will process the latest application received and the monthly fee for the Prestige Banking of the location of the latest application will be waived if the relevant requirement is fulfilled. Previous application of the Hang Seng Greater China Prestige will be terminated automatically without prior notice.
- 我明白並同意若成功申請「恒生優越理財跨域通」, 在申請成功的次月起才可享有恒生香港優越理財服務月費豁免。
I understand and agree that the monthly fee waiver of Hang Seng Hong Kong Prestige Banking will be effective from the month immediately after the month the Hang Seng Greater China Prestige is applied successfully.
- 我承諾及同意如我在銀行任何一方的優越理財戶口級別有所變更或優越理財賬戶已關閉, 我「恒生優越理財跨域通」的資格將會自動取消而無需另行通知。
I acknowledge and agree that if the Account Status of my Prestige Banking with either Hang Seng Hong Kong or Hang Seng China has been changed or my Prestige Banking with either Hang Seng Hong Kong or Hang Seng China has been closed, then the eligibility on the Hang Seng Greater China Prestige will be terminated automatically without prior notice.

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

C. 申請人補充資料(續) Applicant Supplementary Information (Cont.)

注意: 客戶聲明(續)

Note: Customer Declaration (Cont.)

- d. 我明白並同意銀行將每年進行「恒生優越理財跨域通」資格檢查。如果在資格檢查時,我的恒生中國優越理財賬戶制戶口級別有所變更或賬戶已關閉,我承諾並同意恒生香港將有權根據不時公布的恒生香港優越理財戶口全面理財總值要求在下一個戶口結算日收取恒生香港優越理財戶口服務月費。
I understand and agree that the Bank shall, on an annual basis, conduct periodic eligibility review on the Hang Seng Greater China Prestige. If the Account Status of my Prestige Banking with Hang Seng China has been changed or my Prestige Banking of Hang Seng China has been terminated at the time of review, I acknowledge and agree that Hang Seng Hong Kong will reserve the right to charge monthly fee for the Prestige Banking service in the next statement date based on the Total Relationship Balance requirement announced by Hang Seng Hong Kong from time to time.
- e. 我明白並同意若「恒生優越理財跨域通」無論由於任何原因被取消,我必須重新申請,才可重新設定「恒生優越理財跨域通」。
I agree that I have to reapply for the Hang Seng Greater China Prestige, regardless of the reason for such status being terminated, if I wish to have the status again.
- f. 我確認此申請/取消表格內所提供的資料全部正確並授權銀行向任何其認為適當的途徑以確認相關資料的真實性及銀行也可不時交換用作處理客戶查詢及提供客戶服務用途;我也同時承諾,如任何相關資料有所更改,我需實時以書面通知銀行。
I confirm that all the information provided in this application / termination form is true and correct; and authorise the Bank to communicate and to exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same; and handling customer enquiries and provision of customer services. I also undertake to notify the Bank in writing immediately if there is any change in such information.
- g. 我授權並同意恒生香港將表格內所提供的資料交給恒生中國,及不時與恒生中國確認我的恒生中國優越理財賬戶的情況,作處理此申請/取消/定期資格檢查用途。
I authorise and agree that Hang Seng Hong Kong may pass the information provided in this application form to Hang Seng China and obtain information from Hang Seng China from time to time on the status of my Prestige Banking with Hang Seng China for the purpose of processing this application / termination / periodic eligibility review.
- h. 我承諾當銀行辦理我上述申請/取消要求時,若遇到任何非銀行所能控制的情況,包括但不限於任何機件設備失靈或出現故障、技術限制或機件失靈而(直接或間接)引致延遲或無法辦理相關要求,銀行無需負責;另外,因辦理或不能辦理我上述的要求而引致的任何直接、間接、連帶或相應的損失或損害,銀行無需對我負責。
I undertake not to hold the Bank liable for any delay or failure to process the above application / termination request which is caused, directly or indirectly, by any circumstances which are outside the control of the Bank, including but not limited to any mechanical or equipment malfunction or disruptions, technical constraints or mechanical faults or breakdown; and agree that the Bank will not be liable for any direct, indirect, incidental or consequential loss or damages caused by the process of or failure to process my above request.
- i. 我授權並同意銀行對辦理上述申請/取消的要求有最終決定權及保留隨時修改上述有關「恒生優越理財跨域通」的條款或增補任何條款的權利。
I understand and agree that the Bank will have absolute discretion with regard to the processing of the above application / termination request and reserve the right to vary the above terms and conditions or introduce any additional terms and conditions in relation to the Hang Seng Greater China Prestige.
- j. 此聲明的中英文文本如有任何歧義,概以英文本為準。
The English version will prevail whenever there is a discrepancy between the English and the Chinese versions of this declaration.

D. 客戶存款相關資料使用同意書

Consent Form for Use of Customer's Deposit-Related Information

註: 此表格須以客戶層面提交(並非以戶口層面)。

Note: This Form should be submitted on customer level (and not the account level).

客戶同意聲明 Customer Consent Declaration

- 我同意讓貴行查閱及參考我的存款相關資料,以讓貴行考慮、選擇及經貴行所有途徑向我提供更切合我的投資及財富管理產品/服務及相關資訊¹。
I **AGREE** to allow the Bank to look into and refer to my deposit-related information, so that the Bank can consider, select and provide me with the relevant investment and wealth management products/ services and related information¹ via all channels of the Bank.

¹ 請注意,若你希望接收有關投資及財富管理產品/服務的市場推廣,你需另行於「市場推廣意願」選擇同意收取本行的市場推廣。你可透過個人e-Banking或分行更新「市場推廣意願」。

¹ Please note that if you would like to receive our marketing materials related to investment and wealth management products / services, you have to give a separate consent to receive marketing materials from the Bank in "Marketing Preferences". You can update your "Marketing Preferences" via Personal e-banking or branch.

E. 支票簿申請(不適用於以圖章作為印鑑式樣之戶口)

Cheque Book Application (Not applicable to account with chop as specimen signature)

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- 請按個人「綜合戶口」申請表(申請人資料部分)之通訊地址以速遞方式送遞一本支票簿予本人
Please mail to me one cheque book to the Correspondence Address listed on the Personal Account Form (Applicant Information) by courier
- 暫不申請支票簿
No cheque book issued

註: 港幣儲蓄存款戶口及港幣往來存款戶口乃綜合戶口之指定基本賬戶服務。

如閣下在十個工作天後仍未收到支票簿或有任何查詢,請聯絡任何一間恒生香港分行或致電有關客戶熱線。

Note: Hong Kong Dollar Savings Account and Hong Kong Dollar Current Account are designated basic accounts for the Integrated Account services. If you do not receive the cheque book after 10 working days or if you have any enquiry, please contact any branches of Hang Seng Bank Hong Kong or our Customer Service hotline.

F. 戶口結單服務 Account Statement H001

本人同意及確認恒生香港可將本人於恒生香港(或恒生香港任何附屬公司)不時開立之所有銀行產品*(戶口持有之身份證明文件須與上述「綜合戶口」持有人相同,至於有關之通訊地址則毋須理會)資料一併列印於本人戶口結單內。如本人決定不將該等銀行產品*資料一併列印於本人戶口結單內,本人當以書面通知恒生香港。

I agree and acknowledge that Hang Seng Bank Hong Kong will incorporate the information of all my banking product(s)* which are from time to time maintained with or provided by Hang Seng Bank Hong Kong (or any of its subsidiaries) under the same identification document(s) as the above Integrated Account (regardless of the related correspondence address) into my Account Statement. If I decide not to incorporate the information of all my banking product(s)* into my Account Statement, I should notify Hang Seng Bank Hong Kong in writing.

*恒生香港有絕對酌情權以決定列印於戶口結單之銀行產品資料。

*Hang Seng Bank Hong Kong has the sole discretion to determine the banking products to be printed in the Account Statement.

G. 自動櫃員機服務 ATM Facilities 015

櫃員機螢幕顯示之語文 中文 英文
Language on ATM Screen Chinese English

本人同意按個人「綜合戶口」申請表(申請人資料部分)之通訊地址以速遞方式分別送遞綜合戶口卡及卡密碼予本人

I agree that the Account Card and Account Card PIN will be mailed to the Correspondence Address listed on the Personal Account Form (Applicant Information) by courier

註: 如閣下在十個工作天後仍未收到綜合戶口卡及/或卡密碼或有任何查詢,請聯絡任何一間恒生香港分行或致電有關客戶熱線。

Note: If you do not receive the Account Card and/or Account Card PIN after 10 working days or if you have any enquiry, please contact any branches of Hang Seng Bank Hong Kong or our Customer Service hotline.

H. 存款保障計劃聲明 Deposit Protection Scheme Disclosure Statement

上述提及的綜合戶口項下的儲蓄及往來戶口內的存款以及存款期為五年或以下之定期存款是符合香港的存款保障計劃下保障資格的存款。
Deposits in savings account and current account and time deposits with tenor 5 years or below maintained or placed in the above-mentioned Integrated Account with Hang Seng Bank Hong Kong are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.

I. 客戶確認 Acknowledgement of Customer

1. 若本人(i)現為或於過去12個月內為滙豐控股集團任何成員之董事,或(ii)現在為滙豐控股集團任何成員之主要股東/行政總裁/僱員或任何該等董事/主要股東/行政總裁/僱員之親屬或受託人,本人承諾會以書面通知恒生香港。若本人/本人等任何一位現在或將來與(i)恒生香港或其任何附屬公司之董事;或(ii)控制10%或以上恒生香港股權之人士/公司有任何關連,本人亦承諾會即時通知貴行。恒生香港需要該等資料以遵守上市規則。

I undertake to inform Hang Seng Bank Hong Kong in writing (i) if I am/was (within the past 12 months) a director of, or (ii) if I am a substantial shareholder/chief executive/employee of, any member of the HSBC Group or a relative of or trustee for any such director/substantial shareholder/chief executive/employee. I also undertake to promptly inform Hang Seng Bank Hong Kong if I am/any of us are or become in any way connected with (i) a director of Hang Seng Bank Hong Kong or any of its subsidiaries; or (ii) an entity controlling 10% or more of the shares in Hang Seng Bank Hong Kong. Hang Seng Bank Hong Kong requires the information to comply with the Listing Rules.

2. 茲謹證明於本申請表格簽署日,本人或本人任職之香港特別行政區政府部門與恒生香港並無任何公事來往,倘日後本人或本人任職之政府部門與恒生香港有任何公事來往,本人同意儘速以書面通知恒生香港。

I confirm that, as of the date of this application form, I or the government department of HKSAR in which I am working have no official dealings with Hang Seng Bank Hong Kong and I undertake to inform Hang Seng Bank Hong Kong promptly in writing if I or the government department in which I am working will later become involved in any official dealings with Hang Seng Bank Hong Kong.

3. 本人證實在本表格內所填報之資料在所有方面全屬正確,以及同意恒生香港可根據不時給予本人之結單、通函、通知、章則及條款內所載有關使用及披露個人資料的政策使用該等資料作指定用途。本人授權恒生香港以任何其認為適當之途徑以確證該等資料之真確性及與有關方面交換資料。本人亦承諾,如任何該等資料有所更改,本人須即時以書面通知恒生香港。

I confirm that all of the information provided in the application form is true and correct in all respects and agree that Hang Seng Bank Hong Kong may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng Bank Hong Kong to customers from time to time. I authorise Hang Seng Bank Hong Kong to communicate and to exchange such information with whatever sources Hang Seng Bank Hong Kong may consider appropriate for the purpose of verifying the same. I further undertake to notify Hang Seng Bank Hong Kong promptly in writing whenever there are any changes to any of such information.

丙部 Part C — 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

I. 客戶確認(續) Acknowledgement of Customer (Cont.)

適用於所有申請人(續) Applicable to All Applicants (Cont.):

4. 倘曾經或現時就本人欠負恒生香港之任何或所有債務而發出以恒生香港為受益人之無限額擔保/第三方抵押，本人同意恒生香港可不時向擔保人/提供第三方抵押人士提供任何其向本人提供之任何貸款/銀行融資/信貸安排之資料或詳情(包括任何有關本人之個人資料)，作為通知彼等根據有關擔保/第三方抵押下之法律責任。

In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in Hang Seng Bank Hong Kong's favour in respect of any or all liabilities of me owed to Hang Seng Bank Hong Kong, I agree that Hang Seng Bank Hong Kong may from time to time provide the guarantor/provider of third party security with any data, details or information (including any Data) relating to any loan/banking/credit facilities extended by Hang Seng Bank Hong Kong to me for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.

5. 指定提款卡附設銀聯閃付支付功能，請瀏覽hangseng.com/quickpass或詳閱有關小冊子瞭解使用詳情。如客戶不欲使用銀聯閃付支付功能，請聯絡本行客戶服務熱線2822 0228或親臨任何一間恒生銀行分行取消此功能。
The designated ATM cards are equipped with the UnionPay QuickPass payment function. Please refer to hangseng.com/quickpass or related leaflet for the usage details. Customers who do not wish to use the UnionPay QuickPass payment function may have it cancelled by calling our Customer Services Hotline 2822 0228 or visiting any of Hang Seng Branch.

6. 通過在以下簽署，本人同意恒生香港可以根據《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香港目前或以後持有之關於本人之所有個人資料。*

***請注意：**

致於2014年6月16日之前與恒生香港建立關係的客戶：

「該通知」包含有關本行向閣下提供服務，而使用閣下的個人資料作若干新用途，從而讓本行遵守下述本行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「非法活動」)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，包括與非法活動相關的指引、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) 本行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 agree that Hang Seng Bank Hong Kong may use and disclose all personal data about me that Hang Seng Bank Hong Kong 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 ("Notice"). *

***Note:**

For customers who have a relationship with Hang Seng Bank Hong Kong before 16 June 2014:

The Notice include new purposes relating to Hang Seng Bank Hong Kong'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.

7. 本人確認及同意恒生將以非紙張方式提供銀行資料，包括但不限於條款及細則、資料更新、收費簡介及產品申請等。

***請注意：**

你可下載完整條款及細則作日後參考。如日後你想下載同一版本的條款及細則，你亦可在30日內於www.hangseng.com > 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 - 綜合戶口章則了解詳情。你未必能夠在30日後下載或儲存同一版本的該等資料。如你早前已選擇收取銀行資料方式(如有)，你該選項仍適用於本行日後發送有關資訊。你可透過恒生個人流動理財服務應用程式、分行或理財服務熱線更改銀行資料提供方式。網上銀行產品或服務的銀行資料只以非紙張方式提供。

I acknowledge and agree that banking documents, including but not limited to terms and conditions, notifications of changes, fees and charges and application documents will be provided by Hang Seng in non-paper based format.

***Note:**

You may download the terms & conditions for future reference, or if you prefer to download the same version of terms & conditions later, you may visit www.hangseng.com > Menu > Banking > Banking Overview > More Banking Services > Useful information > Terms & Conditions for Integrated Account within 30 days. You may not be able to access or download such version after 30 days. If you have declared your preferred way to receive banking documents (if any), your preference will remain effective in future communication. If you wish to change the preferred way to receive banking documents, you could send the instructions to us through mobile banking app, branch and hotline. Banking documents of applications of products and services through digital channels are provided in non-paper based format only.

8. 本人確認恒生保留批准恒生香港個人(儲蓄/往來/定期)戶口及其他服務之最終決定權。

I acknowledge that Hang Seng Bank Hong Kong reserves the final decision on the approval of any Personal/(Savings/Current/Time Deposit) Account and other services of Hang Seng Bank Hong Kong.

丙部 Part C — 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

I. 客戶確認(續) Acknowledgement of Customer (Cont.)

適用於所有申請人(續) Applicable to All Applicants (Cont.):

客戶資料的使用 Use of Customer Information

9. 本段補充但不限制恒生香港根據恒生香港《致各客戶及其他個別人士關於個人資料(私隱)條例的通知》(「私隱政策」)收集、使用、處理、儲存、披露或以其他方式處理本人的資料的權利。

This paragraph is supplemental to and does not limit Hang Seng Bank Hong Kong's right to collect, use, process, store, disclose or otherwise deal with my information in accordance with Hang Seng Bank Hong Kong's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Privacy Policy").

本人同意並授權恒生香港就香港戶口服務及/或為遵守適用規定，根據私隱政策及綜合戶口章則收集、使用或以其他方式處理本人就香港戶口服務提供(無論向恒生香港或恒生中國提供)或恒生香港收集(無論透過恒生香港的網站或流動應用程式根據當中所載的條款及細則以及cookies政策收集或以其他方式收集)的所有資料，包括本人的基本個人資料、與本人身份有關的資料、簽名式樣、聯繫方式、財務資源、戶口相關資料(例如戶口號碼、戶口名稱、戶口狀態)、交易相關資料(例如本人戶口的資金進出、產品的交易(包括本人所進行的類型的、價值及詳情)、本人的利息或股息收入以及恒生香港在香港戶口服務下收取或持有的本人的資產)(「客戶資料」)：

I agree and authorise Hang Seng Bank Hong Kong to collect, use or otherwise process the information I provide (either to Hang Seng Bank Hong Kong or to Hang Seng Bank China) in connection with account services in Hong Kong or collected by Hang Seng Bank Hong Kong (whether via Hang Seng Bank Hong Kong's website or mobile apps according to the terms and conditions and cookies policy set out therein or otherwise), including my basic personal information, information relating to my identity, specimen signature, contact details, financial resources, account related information (such as account number, account name, account status), transaction-related information (such as the inflow and outflow of funds to and from my account, the trading of products (including type, value and details of the transactions I undertake), the interest or dividend income I receive and my assets which are received or held by Hang Seng Bank Hong Kong under account services in Hong Kong) ("Customer Information") for the purpose of account services in Hong Kong and/or for compliance with the Applicable Requirements in accordance with the Privacy Policy and the Integrated Account Terms and Conditions.

本人同意恒生香港可就香港戶口服務及/或為遵守適用規定，根據私隱政策按下列方式披露客戶資料：

I agree that Hang Seng Bank Hong Kong may disclose the Customer Information for the purpose of account services in Hong Kong and/or for compliance with the Applicable Requirements in accordance with the Privacy Policy:

- 向恒生香港位於本地或海外的集團公司披露；
to Hang Seng Bank Hong Kong's group members, whether locally or overseas;
- 為遵守適用規定，向任何機關披露；
to any Authorities to comply with the Applicable Requirements;
- 向恒生中國披露；及
to Hang Seng Bank China; and
- 為私隱政策所述的目的，向私隱政策允許的其他人士披露。
others as permitted by, and for the purposes according to, the Privacy Policy.

本人同意恒生香港可於就提供香港戶口服務及/或遵守適用規定而言屬必要的期間內保留客戶資料，並可於當地或海外儲存客戶資料。

I agree that the Bank may keep the Customer Information for such period of time as necessary for the provision of account services in Hong Kong and/or for compliance with the Applicable Requirements and may store the Customer Information locally or overseas.

本人確認，本人可通過恒生香港的網站(www.hangseng.com)「聯絡我們」一欄所披露的渠道聯繫恒生香港，行使本人對客戶資料的權利。就該等向恒生中國披露的客戶資料而言，本人確認本人可通過恒生中國的網站(www.hangseng.com.cn)「聯繫我們」一欄所披露的渠道聯繫恒生中國。

I acknowledge that I may, by contacting Hang Seng Bank Hong Kong through the available channels listed on the "Contact Us" section of its website at www.hangseng.com, exercise my rights in respect of the Customer Information. In respect of Customer Information disclosed to Hang Seng Bank China, I acknowledge that I may contact Hang Seng Bank China through the channels disclosed in the "Contact Us" section in its website (www.hangseng.com.cn).

本人明白，為了本條款的目的，
I understand that for the purpose herein,

「適用規定」指由任何機關(無論是在香港或境外)頒布，恒生香港、恒生中國或客戶預期不時就香港戶口服務或個人綜合戶口而言應予遵守之任何法律、規則、法規、政策、詮釋、指示、指引、公告、規定及其他監管文件(無論是否具法律效力)。

"Applicable Requirements" mean any laws, rules, regulations, policies, interpretations, directions, guidelines, announcements, requirements and other regulatory documents (whether or not having the force of law) issued by any Authority, whether in or outside Hong Kong, with which Hang Seng Bank Hong Kong, Hang Seng Bank China or the customer is expected to comply from time to time for the purpose of account services in Hong Kong or the personal Integrated Account.

「機關」或「該等機關」包括對恒生香港任何部分及香港戶口服務具有管轄權之任何本地或外國司法、行政、公共或監管機構、任何政府、證券或期貨交易所、法院、中央銀行或執法機構、金融服務供應商之自律或行業機構或協會，或任何上述機關之代理機構，包括但不限於香港金融管理局及香港證券及期貨事務監察委員會。

"Authority" or "Authorities" includes any local or foreign judicial, administrative, public or regulatory body, any government, securities or futures exchange, court, central bank or law enforcement body, self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over any part of Hang Seng Bank Hong Kong and account services in Hong Kong, including but not limited to the Hong Kong Monetary Authority and the Hong Kong Securities and Futures Commission.

丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

I. 客戶確認(續) Acknowledgement of Customer (Cont.)

適用於開立綜合戶口之客戶 Applicable to Integrated Account Applicants :

- 本人承認及同意，不論本人之申請其後遭撤回或拒絕與否，恒生香港可根據不時給予本人及其他個別人士之結單、通函、通知、章程及條款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所有由本人及/或有關個別人士應恒生香港之要求而提供，或於本人或有關個別人士與恒生香港之交易過程中收集有關本人及個別人士之個人資料及其他資料(「該等資料」)作指定用途。本人並承諾及同意恒生香港可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：(i) 作為信貸或其他方面之查核；及(ii) 協助彼等收取債務。
I acknowledge and agree that irrespective of whether my application is subsequently withdrawn or rejected, all personal data and information with respect to me and an individual which are provided by me and/or such individual at the request of Hang Seng Bank Hong Kong or collected in the course of dealings between me or such individual and Hang Seng Bank Hong Kong (the "Data") may be held, used, processed and disclosed by Hang Seng Bank Hong Kong for such purposes and to such persons in accordance with the Hang Seng Bank Hong Kong'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 Bank Hong Kong to customers and other individuals from time to time. I also acknowledge and agree that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for purpose of verifying such Data or enabling them to provide such Data to other institution: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.
- 本人進一步確認及同意恒生香港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本人及/或有關個別人士之個人及其他資料用於個人資料(私隱)條例所規定的核對程序，及提供與本人及/或有關個別人士有關之銀行證明書或信貸諮詢用途。
I further acknowledge and agree that Hang Seng Bank Hong Kong may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me and/or relevant individual, and provide banker's or credit references in respect of me or such individual.
- 本人已經細閱及明白上述「綜合戶口」之章程，並同意就本人之「綜合戶口」該章程及其後可能作出之修改約束。
I have read and understood the Terms and Conditions for the above Integrated Account and agree to be bound by them as they may be amended from time to time as they are applicable to the above Integrated Account.
- 本人確認收到上述「綜合戶口」之章程。本人同意就是次申請以非紙張形式收取綜合戶口章程。
I acknowledge the receipt of Terms and Conditions for the above Integrated Account. I agree to receive the Integrated Account Terms and Conditions via non paper based format for this application.
- (只適用於個人戶口持有人為非香港居民*)本人確認本人並非香港居民及承諾本人若更改本人的居民身份成為香港居民，必須立即通知恒生銀行。
* “香港居民” 指持有香港身份證之人士，儘管該等人士可能持有其他地區的身分證明或居住證明。
(Only Applicable to sole name account holder who is non-Hong Kong Resident*) I hereby confirm that I am not Hong Kong Resident and undertake to immediately notify the Bank if I have changed my resident status subsequently to become a Hong Kong Resident.
* “Hong Kong Resident” means an individual who is a holder of a Hong Kong Identity Card notwithstanding that the individual may also possess an identity proof of residency or citizenship of another jurisdiction.
- 由香港居民持有的人民幣戶口在各方面都需要遵守適用於香港居民的有關個人人民幣業務的監管規定。
A Renminbi Account held by a Hong Kong resident will need to comply with all the relevant regulatory requirements for personal Renminbi business applicable to Hong Kong Resident.

J. 市場推廣意願 Marketing Preferences

我們希望不時向你提供本行最新優惠、推廣及服務資訊，例如特惠利率、消費折扣或新推出之數碼服務。請讓我們知道你希望以哪些渠道來收取我們的市場推廣。請選擇以下指示(於空格填上“√”號)以表達閣下的意願。
We would like to occasionally update you about our latest offers, promotions and services, e.g. preferential rate, spending discounts or new digital services. Please let us know how you wish to receive our marketing materials. Please check (“√”) the relevant box(es) below to indicate your preferences.

	接受 Agree	不接受* Not agree
郵件 Post	<input type="checkbox"/>	<input type="checkbox"/>
流動電話短訊 SMS	<input type="checkbox"/>	<input type="checkbox"/>
電子郵件 Email	<input type="checkbox"/>	<input type="checkbox"/>
電話 Telephone call	<input type="checkbox"/>	<input type="checkbox"/>

*如未為以上的選項作出選擇，本行將視特定選項為“不接受”。
If no selection is given for the choice(s) above, the Bank shall treat the specific choice(s) as “Not agree”.

請注意：以上選擇適用恒生銀行有限公司「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」)所列產品、服務及/或標的類別之推廣，該通知亦列明可能使用之個人資料種類，以及可能轉移有關個人資料作推廣之資料承轉人類別。該通知之第7段「在直接促銷中使用資料」已附加於表格後，供閣下參考。

Please note that your above choice applies to the promotion of the classes of products, services, and/or subjects as set out in the Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“Notice”). Please also refer to the Notice on the kinds of personal data which may be used and the classes of persons to which your personal data may be provided for them to use in promotion. Paragraph 7 (Use of Data in Direct Marketing) in the Notice has been appended to this form for your reference.

A001

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丙部 Part C – 個人綜合戶口申請(續) Application for Personal Integrated Account (Cont.)

K. 申請人簽署 Signature(s) of Applicant(s)

上述意願只涉及各推廣渠道。除非基於任何原因閣下撤回此申請或申請被拒，以上選擇會於本行批核此申請後生效。以上選擇會取代閣下以往的選擇或要求，惟各渠道之更新需時不同，本行會就閣下之選擇盡快處理。如需知悉閣下曾向本行表達的選擇，或希望更新使用個人資料作推廣之指定渠道，請登入恒生個人e-Banking或致電2822 0228聯絡我們。

Your choice above shall become effective after the Bank approves this application, unless this application is withdrawn or rejected for whatever reason. Your choice above shall replace all your previous choices and requests in respect of the relevant marketing channel (if any). However, the lead time required for the update varies in marketing channels. The Bank will proceed to update your records as soon as possible. Please logon to Hang Seng Personal eBanking or contact us at 2822 0228 if you want to know your choice prior to this application or if you wish to update the use of personal data for promotion through specific communication channels.

閣下以上之選擇只適用於個人戶口(私人銀行除外)。如您希望選擇或更改現行就接受或不接受本行私人銀行、商業銀行或其他業務使用您的個人資料以放發放推廣資訊的指示，請聯絡閣下的客戶經理以另作安排。

Your choice above is for personal accounts only (excluding Private Banking). If you wish to indicate or change your current instructions on whether or not to receive direct marketing contact or information in connection with Private Banking, Commercial Banking or other business lines, please contact your Relationship Manager for separate arrangement.

本人茲委任恒生香港及恒生香港授權之任何人士為授權人士，可毋須知會本人或得到本人同意，代表本人，並以本人名義或授權人士名義，簽署一切所需文件及辦理一切所需事情，務使便利恒生香港提供服務。上述委任乃屬不可撤銷者。

I irrevocably appoint Hang Seng Bank Hong Kong and any person appointed by it to be my attorney and in my name and on my behalf and as the act or deed of me or otherwise, without any reference to or consent from me, to execute all documents and to do all things as may be required for the performance of all or any of the Services.

所有書面指示、確認、合約及文件須符合下列簽署安排：

Signing Arrangement for all written instructions, confirmations, agreements and documents:

本人單獨簽署有效
Me solely

簽署人授權及指示恒生香港接受下列簽署作為運用本「綜合戶口」之簽署式樣。

The undersigned authorises and instructs Hang Seng Bank Hong Kong to accept his/her signature below as his/her/their specimen signature for the operation of the Integrated Account.

請向恒生香港職員索取一份關於個人資料(私隱)條例的客戶通告。

Please ask Hang Seng Bank Hong Kong staff for a circular to customers relating to the Personal Data (Privacy) Ordinance.

申請人簽署、蓋章及交付 Signed, Sealed and Delivered by the Applicant 中文姓名 Name in Chinese 英文姓名 Name in English 身份證明文件類別 <input type="checkbox"/> 香港身份證 <input type="checkbox"/> 護照 <input type="checkbox"/> 其他 ID Document Type <input type="checkbox"/> HKID Card <input type="checkbox"/> Passport <input type="checkbox"/> Others _____ 身份證明文件號碼 ID Document No. _____	
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銀行專用 For Bank Use	
戶口號碼 Account No. _____ - _____ - 88	
Witnessed by _____ Staff Signature Staff Name & No.	Hang Seng Bank Limited Approval Staff Signature Staff Name & No.

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銀行專用 For Bank Use (if applicable, please take appropriate action (a), (b), (c) or (d) specified below for account opening)																																	
Expected Normal Monthly Account Activity (for ML customer only)					**Transaction Br. No.** (分行[如適用]及NSC必須輸入)																												
Source of Fund																																	
Expected Normal Monthly Account Activity	No. of Transactions		Transaction Amount (HK\$ Equivalent)																														
	<input type="checkbox"/> 1-21	<input type="checkbox"/> 21-50	<input type="checkbox"/> 0 – 100,000	<input type="checkbox"/> 100,001 – 500,000																													
		<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____																														
Reason for exception approval			BM Approval																														
Reason(s) for Opening Account in Hong Kong (for Non HKID holder / Non HK residential address only)					Referral Staff ID																												
<input type="checkbox"/> Study or Work Abroad		<input type="checkbox"/> Family Expense		<input type="checkbox"/> Property Repayment																													
<input type="checkbox"/> More Choices of Banking Products		<input type="checkbox"/> Others _____																															
(Expected) Source and Description of Account Opening Fund (and Source and Origins of Funds to be Used in the Relationship)		<input type="checkbox"/> Cash Deposit		<input type="checkbox"/> Cheque Deposit																													
		<input type="checkbox"/> Transfer from Other Accounts		<input type="checkbox"/> Wire Transfer from Other Banks																													
		<input type="checkbox"/> Others (please specify) _____																															
Initial Deposit Amount		Cash HKD\$																															
Confirmed the customer belongs to:			For 085 / 385 Account																														
<input type="checkbox"/> Sensitive Sanctioned Countries (complete G505 + G506 and provide Sanctions Policy Statement to customer) (H202 + K011) (a) <input type="checkbox"/> Selective Programme Countries (complete G505) <input type="checkbox"/> Existing to Bank (ETB) Customer <input type="checkbox"/> KYC1 <input type="checkbox"/> SCC (b)* <input type="checkbox"/> High Risk / HNWI Customer (complete KYC profile) (c) <input type="checkbox"/> CDS Class B Type 2 (c) <input type="checkbox"/> CDS Class B Type 3 (d) (SPI at C/A) <input type="checkbox"/> < 3 years (c) <input type="checkbox"/> 3 to 5 years, existing customer & fulfill listed criteria# <input type="checkbox"/> 3 to 5 years but not as above status (c) <input type="checkbox"/> >5 years+ <input type="checkbox"/> For client who joined/intends to join Voluntary Tax Compliance ("VTC") program, is the case approved by FCC? <input type="checkbox"/> Tax Evasion <input type="checkbox"/> High – VTC hit# (K072 – TAXE – VTC hit) <input type="checkbox"/> VC indicator (Staff is required to input the VC indicator in MyWorkSpace DIRECTLY for newly identified VC customer. Details please refer to PVC001) <input type="checkbox"/> 年長人士 Elderly Age > 65 <input type="checkbox"/> 未成年人士 Age below 18 <input type="checkbox"/> 較低學歷人士 Low Education <input type="checkbox"/> 財政能力有限人士 Limited Financial Means <input type="checkbox"/> 患有嚴重疾病人士 Serious Illness <input type="checkbox"/> 聽障人士 Hearing Impaired <input type="checkbox"/> 視障人士 Visually Impaired <input type="checkbox"/> 有語言障礙人士 Speech Impaired <input type="checkbox"/> 文盲人士 Illiterate <input type="checkbox"/> Non VC Indicator <input type="checkbox"/> Non-VC Indicator / No VC Indicator			<table border="1"> <tr> <td>A/C Suffix</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>A/C Type</td> <td>085</td> <td>382</td> <td>385</td> <td>Screen</td> </tr> <tr> <td>PSE</td> <td>PBA</td> <td>UPB</td> <td>MSP</td> <td></td> </tr> <tr> <td>FPA</td> <td>BSA</td> <td>UBS</td> <td>MSA</td> <td>S121</td> </tr> <tr> <td>BIA</td> <td>BIA</td> <td>UBI</td> <td>MSI</td> <td></td> </tr> </table>			A/C Suffix					A/C Type	085	382	385	Screen	PSE	PBA	UPB	MSP		FPA	BSA	UBS	MSA	S121	BIA	BIA	UBI	MSI		For HACN / AAR Address and Identity documents verified / Proof Document(s) and PBOC system checking (HACN only) checked by HACN / AAR Signature (Name & No.)		
A/C Suffix																																	
A/C Type	085	382	385	Screen																													
PSE	PBA	UPB	MSP																														
FPA	BSA	UBS	MSA	S121																													
BIA	BIA	UBI	MSI																														
<input type="checkbox"/> Personal Particular Form D481 completed and enclosed <input type="checkbox"/> IA with chop / IA below 18 / MIKID C401 Override SPI – Account without C/A C102 Whole Bal hold CURD01 NO CQ DEL SAN 1 <input type="checkbox"/> Letter of Employer's Consent completed <input type="checkbox"/> IA below 18 H202 Warning SPI – Minor A/C J84 '99' Hold – Minor A/C <input type="checkbox"/> Declaration of NOT carry Reg Activities <input type="checkbox"/> PEP & FCCRM Country (Collect additional ID document; obtain and verify initial and ongoing source(s) of wealth or income)			For HASE OBS Y42, CDS (K072 & K073) checked by Teller or above Approval for general A/C Opening (a) Supervisor or above (HASE)																														

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*No BM Approval is required

#EDD is required

*For customers from Russia approval from HASE MLCO and GHQ Group Compliance should be sought

銀行專用(續) For Bank Use (Cont.) (if applicable, please take appropriate action (a), (b), (c) or (d) specified below for account opening)		
H202	(a) <input type="checkbox"/> No English / Chinese Name Order CQ is Allowed (w) <input type="checkbox"/> Warning SPI – No foreign currency transactions including CNY	Reason for exception approval Approval: (b) Area Manager (c) BM Approval
C401 SPI	(d) <input type="checkbox"/> Warning SPI at C/A – Class B. Do not approve UOD (expiry date 1 yr)	
K011 CDS Refer List	(a) <input type="checkbox"/> SANT - No foreign currency transactions including CNY <input type="checkbox"/> SANT - No credit card service is allowed <input type="checkbox"/> SCCS with sub-code 11	
	<input type="checkbox"/> BKRU-Discharged	
H101	<input type="checkbox"/> Suppress OD Protection	
E101 / E102	Override Price Table "DASCBD01"; Start: current month, Expiry: next month	
P3	S - Suspend ALL phone banking services	
015 ATM Card	ATM Card & ATM Card PIN Collection Branch Card and PIN 1: Instant Card Card and PIN 2: Branch of Account	
C501 S/S Code	Add "Collect - C" to S/S (applicable to joint-named account only)	
For BIA / PRF / PSE MKR Program	MLIPA (For Chinese Address only)* WIT	
Monthly Fee 1	(Start Date (MM/YY):) (End Date (MM/YY):)	
Monthly Fee 2	(Start Date (MM/YY):) (End Date (MM/YY):)	
For PSE A/C only		
<input type="checkbox"/> GPSE HASE HOST		
Screen	Field	Input Data
J002	Remarks (Line 1) / (Line 2)	BSP /
H101	CTL CTR / MGR / DV	/ / BP
C001	Other account(s), if any (CTL CTR / MGR / DV)	PRF / BIA No.:
		HKD / USD C/A No.:
H105	Programme 1 / 2 / 3	BSP

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**开立恒生银行有限公司个人综合户口
(内地/澳门进行文件确认、签名见证及传递文件专用)
所需文件清单**

银行专用 - 恒生银行(中国)有限公司内地分/支行/恒生银行澳门分行

於收到内地/澳门客户之个人「综合户口」申请表(内地/澳门进行文件确认、签名见证及传递文件专用)及其要求提供文件确认、签名见证及传递文件服务後, 核实客户是否符合以下资格:

- 经恒生(中国):
客户乃身在中国内地并年满18岁或以上之内地个人客户;
开户原因为出国留学、出国工作、移民、已获得目的地国家/地区签证、已获得外国居留权或在中国内地的外籍人士、港、澳、台同胞
- 经恒生银行澳门分行:
客户年满18岁或以上;
在澳门的澳门居民、外籍人士、中、港、台同胞

确定客户已签妥以下文件, 方可替客户确认文件、见证签名及传送文件予恒生香港:

- 免责声明 — 文件传递及接收服务请求 <CNX233>
- 个人「综合户口」申请表(内地/澳门进行文件确认、签名见证及传递文件专用) <BA32>
- 共同汇报标准(CRS)个人自我证明表格(CRS-I) <D618>

核实并以DHL传送以下文件予恒生香港:

- 客户及恒生(中国)分/支行/恒生银行澳门分行已于身份证明文件复本(如中国护照、内地居民身份证及往来港澳通行证、香港永久性居民身份证、澳门居民身份证或其他护照(签发国家须与其籍相同)盖上「CERTIFIED TRUE COPY」字样并签名确认
- 客户及恒生(中国)分/支行/恒生银行澳门分行已于住宅地址证明复本盖上「CERTIFIED TRUE COPY」字样并签名确认
- 客户及恒生(中国)分/支行/恒生银行澳门分行已于永久地址证明复本盖上「CERTIFIED TRUE COPY」字样并签名确认
(如永久地址与住宅地址不同)
- 恒生(中国)分/支行/恒生银行澳门分行于个人「综合户口」申请表(内地/澳门进行文件确认、签名见证及传递文件专用) <BA32>
<BA32> 上签署以示已见证客户填写及签署 <BA32>
- 恒生银行(中国)分/支行/恒生银行澳门分行于「免责声明 — 文件传递及接收服务请求」副本 <CNX233> 上签署以示已见证客户填写及签署 <CNX233>



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.