

3 March, 2014

Ref: Address Change for the Guangzhou Branch, Hang Seng Bank (China) Limited (" the Guangzhou Branch")

Dear Customer,

Thank you for long-term trust and support to Hang Seng Bank (China) Limited.

In view of the need of business development, the Guangzhou Branch of Hang Seng Bank (China) Limited will be relocated to Unit 1 of G/F & 25/F, King Board Building, No.18 Huacheng Road, Zhujiang New Town, Tianhe District during March to April, 2014 (subject to approval by GD CBRC). The original categories and ranges of business will remain unchanged after the relocation, furthermore the service quality will be upgraded in an overall scale. Welcome experiencing the new environment and service, and we'll be more than happy to assist.

Meanwhile, the Guangzhou Citic Plaza Sub-branch, Hang Seng Bank (China) Limited will be established (subject to approval by GD CBRC) and located at the previous address of Guangzhou Branch without change on retail banking and saving box business.

We apologize for any inconvenience caused. If you have any queries or need any help, please call 24-Hour customer service hotline of Hang Seng Bank (China) – 8008 30 8008/4008 30 8008 or visit our website at: www.hangseng.com.cn.

Yours sincerely, Guangzhou Branch Hang Seng Bank (China) Ltd.