

VIP Prestige Banking

Smart way to manage your wealth

1. Debit Card

Now, all Debit Card Services are free for VIP Prestige Banking Customers, including free Cash Withdrawals via China Unionpay ATMs all over the world.

2. Fast Remittance between Hang Seng China and Hong Kong

We provide 3-Hour Fast Remittance service for VIP Prestige Banking Customers (only applicable to Foreign Currency Remittance from Hang Seng China to Hang Seng Hong Kong through counter service), and the cable fee is waived for same name account remittance by Hang Seng China.

Besides, VIP Prestige Banking Customers can also enjoy 2-Hour Fast Remittance service through e-banking service for both CNY and foreign currencies. Remittance charge promotion will be available frequently, please contact our branches/sub-branches for detailed information.

3. Great China Prestige Banking Service

If you are already our honored Prestige Banking customer with Hang Seng China and Hang Seng Hong Kong, you can update to Greater China Prestige Banking Service to enjoy the waiver of Monthly Account Maintenance Fee in one side (appointed by yourself).

4. Account Services

VIP Prestige Banking Customers can enjoy a series of free Account Services, like Deposit Certificate etc.

5. Inter-city Services

VIP Prestige Banking Customers enjoy free Inter-city Cash Services between branches/sub-branches within mainland China.

6. CNY and Foreign Currency Inward Remittance

CNY Inward Remittance and Foreign Currency Inward Telegraphic Remittance paid to the accounts opened with Hang Seng (China) are free to VIP Prestige Banking Customers.

7. Foreign Currency Outward Remittance

VIP Prestige Banking Customers enjoy free Foreign Currency Outward Remittance Services, and only need to pay related cable fee and applicable correspondent bank charges.

8. Foreign Currency Services

VIP Prestige Banking Customers can enjoy free Foreign Currency Notes Deposit/Withdrawal and Foreign Currency Notes Exchange Services.

Terms & Conditions for VIP Prestige Banking Account

Customers whose accounts maintain minimum account balance of RMB 5,000,000 or its equivalent in foreign currency, which is the aggregate amount of the daily balance of savings, time deposit and other investment products under the Prestige Banking Account averaged on a monthly basis, will have an opportunity to be VIP Prestige Banking Customers by Hang Seng (China)'s invitation. Once account balance reaches RMB 5,000,000 or its equivalent in foreign currency, Hang Seng (China) will invite customers to upgrade to VIP Prestige Banking Customers in the next month. Meanwhile, Hang Seng (China) has scheduled to review VIP Prestige Banking Customer of Hang Seng (China) in each December. For customers who have been VIP Prestige Banking customers for over a year (included), if their account balances fail to reach RMB 5,000,000 or its equivalent in foreign currency for over 6 months accumulated in past 12 months, they will be automatically downgraded to Prestige Banking Customers, and shall not be entitled with VIP Prestige Banking Service and Privileges offered by Hang Seng (China). For customers who have been VIP Prestige Banking customers of Hang Seng (China) for less than one year, Hang Seng (China) will review their account total balance in next December. The minimum account balance may be adjusted by Hang Seng (China) from time to time in its sole discretion.

VIP Prestige Banking Customers are entitled to VIP Prestige Banking Services and Privileges provided by Hang Seng (China) from time to time, such as preferential rate of certain banking service, designated VIP Prestige Banking Manager, merchant offer program, third-parties value added services, cross-border service etc. Hang Seng (China) may adjust VIP Prestige Banking Services and Privileges from time to time in its sole discretion. Hang Seng (China) will not be responsible for any damages, losses, injures which may occur for VIP Prestige Customers enjoying or not being able to enjoy the services and products provided by third-parties in any circumstance.

Notwithstanding any different or contrary provisions herein, Hang Seng (China) may at its sole discretion offer or withdraw all or partial VIP Prestige Banking Services to, and/or cancel the VIP Prestige Banking status of the customers whose Total Balance falls below the minimum amount applicable to VIP Prestige Banking Customer as determined by Hang Seng (China) from time to time.

These Terms and Conditions are supplementary to any other Terms and Conditions in connection with account service of Hang Seng (China). All VIP Prestige Banking Customers' existing and future accounts and other services maintained with any branch/sub-branch of Hang Seng (China) in Mainland China shall also be governed by any other Terms and Conditions in connection with account service, including but not limited to Account Rules, the Terms and Conditions for Prestige Banking Accounts of Hang Seng (China). As for VIP Prestige Banking Account or Service, these Terms and Conditions shall prevail wherever there is a discrepancy between these Terms and Conditions and other Terms and Conditions.

Tariff of VIP Prestige Banking Accounts and Services

Tariff of personal banking basic service

No.	Items	Charges
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GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS

CNY Account Services

1 Cash Services

1.1	Intra-City CNY cash deposit over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Free
1.2	Intra-City CNY cash withdrawal over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Free
1.3	Intra-City cross branch CNY transfer over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Free
1.4	Inter-city cross branch CNY Cash Deposit over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Free
1.5	Inter-City CNY cash withdrawal over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Free
1.6	Cross Branch CNY Cash Deposit to other banks (GOVERNMENT-GUIDED PRICING ITEM)	This service is not provided
Basis of pricing: *Service charge for Intra-city CNY cash withdrawal, deposit and transfer over counter within the Bank is waived according to "The Notice for Waiver of Some Service Charges by Banking Financial Institutions (Yin Jian Fa [2011] No.22)". *Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services [Fa Gai Jia Ge [2014] No. 268] *Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 No.1)		

2 CNY Cheques Services

2.1	Purchase of Cheque Book(25 pieces) Purchase of Cheque Book(GOVERNMENT PRICING ITEM)	Purchase fee CNY 0.4 per piece
2.2	Transaction charge(GOVERNMENT-GUIDED PRICING ITEM)	CNY 0.8 per transaction
2.3	Reporting Loss of Cheque(GOVERNMENT PRICING ITEM)	0.1% of the cheque amount, minimum CNY5 per cheque
Notes: *CNY Cheque Services are only offered in selected outlets.		

Basis of pricing:

• CNY cheque related charges are based on "The Notice issued by the State Planning Commission and the People's Bank of China on Further Regulating Settlement Business Charges of the Banking Industry (Ji Jia Fei [1996] No.184)" and the "Measures for Payment and Settlement (Yin Fa [1997] No.393)".
 • Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268)
 • Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)

3 CNY Domestic Payments

3.1	Purchase of Cashiers' Order(GOVERNMENT PRICING ITEM)	purchase fee CNY 0.48 per Cashiers' Order												
3.2	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	CNY 0.72 per transaction												
3.3	Reporting Loss of Cashiers' Order (GOVERNMENT PRICING ITEM)	0.1% of the face amount, minimum CNY5 per transaction												
3.4	Intra-city CNY payment via the People's Bank of China Intra-city Clearing System (GOVERNMENT-GUIDED PRICING ITEM) *The charge in some locations may vary due to local regulations. Please contact our branch for details.	CNY1.2 per transaction												
3.5	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank(GOVERNMENT-GUIDED PRICING ITEM)	<table border="1"> <thead> <tr> <th>Transaction amount</th> <th>Charge per transaction</th> </tr> </thead> <tbody> <tr> <td>CNY2,000 (including) or less:</td> <td>CNY2</td> </tr> <tr> <td>CNY2,000-5,000(including):</td> <td>CNY5</td> </tr> <tr> <td>CNY5,000-10,000(including):</td> <td>CNY10</td> </tr> <tr> <td>CNY10,000-50,000(including):</td> <td>CNY15</td> </tr> <tr> <td>Over CNY50,000:</td> <td>0.03% of the transfer amount; Max: CNY50</td> </tr> </tbody> </table>	Transaction amount	Charge per transaction	CNY2,000 (including) or less:	CNY2	CNY2,000-5,000(including):	CNY5	CNY5,000-10,000(including):	CNY10	CNY10,000-50,000(including):	CNY15	Over CNY50,000:	0.03% of the transfer amount; Max: CNY50
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3.6	Purchase of Bill of Exchange(GOVERNMENT PRICING ITEM)	This service is not provided												
3.7	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	This service is not provided												
3.8	Reporting Loss of Bill of Exchange(GOVERNMENT PRICING ITEM)	This service is not provided												
<p>Notes: • (Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank includes transfer to self-name personal accounts of another bank and to other personal or company's accounts with another bank. • Charges for CNY domestic payments fall within government-guided charging items and are subject to adjustment by Hang Seng(China) in due course pursuant to any applicable new requirements of the relevant authorities. • Both intra-city and inter-city CNY domestic payments could only be available via CNAPS in the city of Kunming and Fuzhou. • The cross-bank account transfer fee,telegraphic transfer fee and cable charge for donation fund's transfer to dedicated disaster relief accounts are waived. • In respect of remittance via CNY Special Account for Remittance to/from Hong Kong/Macau, the fee charged by Hang Seng(China) is calculated with reference to the charging standard under "Intra-city or Inter-city CNY payment-via CNAPS". Besides, additional fees may be charged by the relevant correspondent banks. • CNY Cashiers' Order Services are only offered in selected outlets.</p> <p>Basis of pricing: CNY domestic payment related fees are set according to the following regulations: • Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268) • Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1) • "The Measures for Payment and Settlement (Yin Fa[1997] No.393)" • "The Notice of the People's Bank of China on Matters in respect of Strengthening Work for Business Promotion of Bulk Electronic Payment System". • "The Notice of the State Planning Commission and the People's Bank of China on Laying Down Charging Standard for Electronic Remittance and Transfer (Ji Jia Ge [2011] No.791)".</p>														

MARKET-ORIENTED PRICING ITEMS

Account Services

4 Account Service Fees

4.1	Deposit Certificate	Free																								
4.2	Security Device for Personal e-Banking	Free																								
4.3	Re-print Statement/Payment Notice	Statement month is within 12 months(inclusive):Free Statement month is over 12 months:CNY30 per copy per month Maximum CNY300 per time (for all such request raised by customer in one go)																								
4.4	Issue Copies of Transaction Voucher	Voucher dated within 12 months(inclusive): Free Voucher dated over 12 months ago:CNY30 per copy per month Maximum CNY300 per time (for all such requests raised by customer in one go)																								
4.5	Safe Box Service	<table border="1"> <thead> <tr> <th>Safe Box Type</th> <th>Size (H*W*D cm)</th> <th>Annual Rental Charges (CNY)</th> <th>Cash Pledge</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>6*11.5*53</td> <td>210</td> <td>Standard Price</td> </tr> <tr> <td>B</td> <td>11*11.5*53</td> <td>300</td> <td>Standard Price</td> </tr> <tr> <td>C</td> <td>6*24*53</td> <td>430</td> <td>Standard Price</td> </tr> <tr> <td>D</td> <td>11*24*53</td> <td>510</td> <td>Standard Price</td> </tr> <tr> <td>E</td> <td>24*24*53</td> <td>780</td> <td>Standard Price</td> </tr> </tbody> </table>	Safe Box Type	Size (H*W*D cm)	Annual Rental Charges (CNY)	Cash Pledge	A	6*11.5*53	210	Standard Price	B	11*11.5*53	300	Standard Price	C	6*24*53	430	Standard Price	D	11*24*53	510	Standard Price	E	24*24*53	780	Standard Price
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A	6*11.5*53	210	Standard Price																							
B	11*11.5*53	300	Standard Price																							
C	6*24*53	430	Standard Price																							
D	11*24*53	510	Standard Price																							
E	24*24*53	780	Standard Price																							
<p>Notes: • Safe Box Service is only provided in Guangzhou Branch, and subject to the availability of safe boxes. • Cash pledge is needed prior to the rental of the Bank's safe box which is equivalent to a two-year rental charges. The cash pledge must be paid in CNY and will be refunded upon the cancellation of the service. • Two safe box keys should be returned upon the cancellation of the service. Penalty will be charged on the loss of keys (CNY170 for 1 key/CNY690 for both keys). • Credit Reference Letter Service is free but only provided upon customers' request (including customers with Cross Border Banking needs)by selected outlets,please contact outlets for details.</p> <p>Charge rationale:The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom & postage charges, and other administrative costs.</p>																										

CNY Account Services

5 CNY Remittances Services

5.1	CNY Inward Remittances	Free												
5.2	Inter-city CNY Transfer within the bank	Free												
5.3	Cross Border Remittance Service													
①	CNY inward remittances	Free												
②	CNY outward remittances	<table border="1"> <thead> <tr> <th>Transaction amount</th> <th>Charge per transaction</th> </tr> </thead> <tbody> <tr> <td>CNY2,000 (including) or less:</td> <td>CNY2</td> </tr> <tr> <td>CNY2,000-5,000(including):</td> <td>CNY5</td> </tr> <tr> <td>CNY5,000-10,000(including):</td> <td>CNY10</td> </tr> <tr> <td>CNY10,000-50,000(including):</td> <td>CNY15</td> </tr> <tr> <td>Over CNY50,000:</td> <td>0.03% of the transfer amount; Max: CNY50</td> </tr> </tbody> </table>	Transaction amount	Charge per transaction	CNY2,000 (including) or less:	CNY2	CNY2,000-5,000(including):	CNY5	CNY5,000-10,000(including):	CNY10	CNY10,000-50,000(including):	CNY15	Over CNY50,000:	0.03% of the transfer amount; Max: CNY50
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Over CNY50,000:	0.03% of the transfer amount; Max: CNY50													
Notes: *Cross border RMB Remittance Service is only provided by selected outlets ,and remittance charge promotion will be available frequently, please contact outlets for details.														

Foreign Currency Account Services

6 Foreign Currency Cash Services

6.1	Intra-city/Inter-city Foreign Currency Notes Deposit over Counter within the bank	Free
6.2	Intra-city/Inter-city Foreign Currency Notes Withdrawal over Counter within the bank	Free
6.3	Foreign Currency Notes Exchange	
①	Hang Seng Bank Account Holders	Free
Notes: *Foreign Currency Cash Services are only limited to HKD, USD and EUR, and EUR is available in selected outlets. *Foreign Currency Notes withdrawal is subject to two working days' advance notice to Hang Seng(China) and cash availability. *If notes are withdrawn from an account of different currency, notes buy/sell board rates against CNY will apply. *Foreign currency transactions are subject to regulations of relevant local authorities. *"Hang Seng Bank Account Holders" refers to customers holding bank accounts with Hang Seng(China) and Hang Seng. Customers must present either a debit/credit card, statement, passbook or cheque book issued by Hang Seng(China) in order to enjoy the fee waiver. *Charge rationale:The above tariff of foreign currency note services is formulated based on Hang Seng(China) note withdrawal cost and correspondent bank note withdrawal cost.		

7 Inward Remittances

7.1	Inward Telegraphic Remittances	Free
7.2	Inward Remittances via Other Channels	Free
7.3	Clean Cheque Collection	
①	Payable in Hong Kong	CNY100/equivalent per cheque plus applicable correspondent bank charges
②	HKD Cheque Collected by Shenzhen/Guangzhou/Dongguan Branch	0.05% of the cheque amount Minimum CNY20/equivalent Maximum CNY500/equivalent plus applicable correspondent bank charges
③	Payable Overseas	CNY200/equivalent per cheque plus applicable correspondent bank charges
④	Returned Cheque	CNY110/equivalent per cheque plus applicable correspondent bank charges

8 Outward Remittances

8.1	Telegraphic Transfer	
①	Telegraphic Transfer Issuance	Free Only CNY120/equivalent cable charges and applicable correspondent bank charges
②	TT Amendent/Enquiry/Cancellation	CNY200/equivalent per transaction Only CNY120/equivalent cable charges and applicable correspondent bank charges
③	Commission on Outward Remittance from Foreign Currency Notes Account	Free
8.2	Domestic Transfer via Other Channels	
①	Intra-city/Inter-city Transfer within the Bank	Free

②	Intra-city Payment	Free
③	Inter-city Payment	Free Only applicable correspondent bank charges
8.3	3-Hour Fast Remittance	Free Only applicable correspondent bank charges
①	Service Charges (between Accounts Opened with Hang Seng Bank in Hong Kong and China)	Free Only CNY120/equivalent cable charges
<p>Notes: Foreign Currency Remittances Services are only applicable to designated foreign currencies and available in selected outlets. 3-Hour Fast Remittance Service is only applicable to designated foreign currencies, and the cable fee is waived for same name account remittance from Hang Seng Bank (China) to Hang Seng Hong Kong. Foreign currency remittance fee promotion will be available frequently for Prestige Customers' remittance to their same name account in Hang Seng Hong Kong, please contact outlets for details. Charge rationale: The above tariff of outward remittances is comprehensively formulated based on labor cost, system maintenance cost, cable cost, postage cost and other administrative costs.</p>		

Debit Card Services

9 Debit Card Service Fees

		Hang Seng Prestige Banking Debit Card
9.1	Annual Fee (including new card issuance service fee)	Free
9.2	Report loss of card	Free
9.3	PIN Reset	Free
9.4	Card Replacement (due to damages, loss or other reasons caused by customers, or replacement of IC card)	Free
9.5	Balance Enquiry via China UnionPay ATM in and outside Mainland China	Free
9.6	ATM Cash Withdrawals	
①	Intra-city Hang Seng (China) ATMs	Free
②	Intra-city Other Bank ATMs	Free
③	Inter-city Hang Seng (China) ATMs	Free
④	Inter-city Other Bank ATMs	Free
⑤	Overseas China UnionPay ATMs *Extra charges made by some overseas ATMs on top of China Union Pay networks still apply. Please refer to the notice on the ATM.	Free
9.7	ATM Fund Transfer	
①	Intra-city and Inter-city Transfer within the bank	Free
<p>Notes: *When the cardholder makes cash withdrawals and/or purchases via China UnionPay network overseas (including Hong Kong, Macau and Taiwan), the withdrawal and/or payment amount will be deducted from the withdrawal account automatically at a conversion rate defined by China UnionPay. Cardholders should undertake any currency exchange risks. *All the listed charges will be deducted from the withdrawal account automatically.</p> <p>Charge rationale: The above tariff of debit card services is formulated based on ATM system operating cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China UnionPay network costs, labor cost and other administrative costs. The pricing principle of "reasonable cost-compensation" will be applied when customers apply for a card replacement due to damages, loss or other reason caused by themselves.</p>		

Tariff of Personal Mortgage Loan

MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
10 Early Repayment Compensation		
10.1	If the Early Repayment Happens within the First Year (Inclusive) after Loan Drawdown and Total Repayment Amount (Including the Present Early Repayment) Equals or Exceeds 60% of the Loan Amount.	3% of the repayment amount but no less than CNY25,000 (for CNY loan) or HKD25,000 (for HKD loan) or USD5,000 (for USD loan) as compensation
10.2	If the Early Repayment Happens in the Second Year (Inclusive) after Loan Drawdown and Total Repayment Amount (Including the Present Early Repayment) Equals or Exceeds 60% of the Loan Amount.	2% of the repayment amount but no less than CNY25,000 (for CNY loan) or HKD25,000 (for HKD loan) or USD5,000 (for USD loan) as compensation
10.3	If the Early Repayment Happens in the First Two Years (Inclusive) after Loan Drawdown but Does Not Apply to above Two Scenarios	1% of the repayment amount but no less than CNY1,000 (for CNY loan) or HKD1,000 (for HKD loan) or USD200 (for USD loan) as compensation
10.4	If the Early Repayment Happens after the Second Year after Loan Drawdown	Free
<p>Charge rationale: The compensation caused by borrower's early repayment covers the cost of capital arrangement and administrative cost. The charge varies based on the different timing of early repayment.</p>		

11 Handling Fee for Contract Amendment Requests

11.1	Amendment of Repayment Method (At Current Stage, We Only Accept application of Switch between "Monthly Straight-line" and "Bi-weekly Straight-line")	CNY1,000 per time
<p>Notes:</p> <p>-According to the existing laws/regulations, both customers and the Bank should pay Stamp Duty for Loan Agreement which is equal to 0.005% of the loan amount;</p> <p>-Attorney fees, notarial fees, resulting from the amendment of the Real Estate Mortgage Contracts and/or their security contracts (if any) (collectively "Contract") due to borrowers and/or the security providers' reason, as well as the costs incurred by demanding payment of the debt by the Bank (the Lender) because of borrowers and/or security providers' breaching of Contract, should be calculated according to the rates determined by local notary offices or law firms and be paid directly to the relevant institutions by borrowers and/or security providers.</p>		
Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.		

12 Penalt for Delay in Handling Property Ownership Certificate ("IPOC") and Mortgage Registration

12.1	Apply where a loan is granted to finance the purchase of an uncompleted residential property, and customer fails to fulfill the obligation of applying for IPOC and/or mortgage registration within the time specified by the terms and conditions of Personal Mortgage Loan Agreement.	0.1% of outstanding loan balance, per month
Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.		

Tariff of Personal Consumer Loan

MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
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13 Early Repayment Compensation

13.1	If the early repayment happens after loan drawdown	5% of the repayment amount but no less than CNY500
Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.		

Tariff of Personal Wealth Management Product

MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
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14 QDII Product – Overseas Fund Series Services Charges

14.1	Subscription Fee	Up to 2.5% of the subscription price of the Fund
14.2	Redemption Fee	Waved
14.3	Switching Handling Fee	Up to 1.0% of the switching amount of the Fund
<p>Basis of pricing:</p> <p>- Service charge for QDII Product is calculated based on the overall QDII custodian fee charged by custodian banks, the Bank's labor cost, system development cost, hardware and software cost and marketing cost, with reference to the service charges of other domestic service providers which provide the similar products.</p>		

* This tariff comes into effect from 2015 Sep 1st.

- The charges listed in this tariff are applicable to all VIP Prestige Banking Customer of Hang Seng (China).
- The charges listed in this tariff do not include charges collected by other institutions (including, without limitation, Hang Seng, whether situated within or outside Mainland China or any agent banks) or duties, levies, charge or taxes imposed by governmental or regulatory authorities. Such charges, duties, levies or taxes (if any) should be paid at the rate laid down by such other institutions and the relevant governmental or regulatory authorities.
- Hang Seng (China) reserves the right to revise the above charges from time to time.
- Subject to no violation of the mandatory provisions of laws and regulations, Hang Seng (China) may, under certain circumstances, discount or waive certain charges payable by particular customer(s) based on standard pricing at Hang Seng (China)'s sole discretion.
- According to the existing laws/regulations, both customers and Hang Seng (China) should pay Stamp Duty for Personal Mortgage Loan Agreement which is equal to 0.005% of the loan amount.
- Attorney fees, notarial fees, resulting from the amendment of the Personal Mortgage Loan Agreement and/or their security contracts (if any) due to borrowers and/or the security providers' reason, as well as the costs incurred by demanding payment of the debt by Hang Seng (China) (the Lender) because of borrowers and/or security providers' breaching of the aforesaid contract(s), should be calculated according to the rates determined by local notary offices or law firms and be paid directly to the relevant institutions by borrowers and/or security providers.
- Services and charges listed in this tariff are subject to the changes in accordance with the rules and regulations and/or directives as given by the governing authorities.
- Early Repayment Compensation is subjected to the terms of relevant loan agreement.
- Services and charges of personal wealth management product are subjected to the terms of relevant product agreement.
- In respect of the terms used herein such as "Mainland China", "domestic", they refer to "The People's Republic of China, which for the sole purpose of this document excludes Hong Kong, Macau and Taiwan.
- If government-guided pricing items are prescribed by local pricing or other regulatory authorities, such local pricing should prevail.
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese versions.
- For more details, please call our service / complaint hotline 8008 30 8008 / 4008 30 8008



恒生銀行
HANG SENG BANK



恒生銀行

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