



Dear Sir/ Madam,
親愛的客戶：

有關投資融資服務條款及細則的修改通知

恒生銀行有限公司(「本行」)謹此通知閣下，本行將於 2024 年 6 月 6 日起(「生效日期」)修訂投資融資服務條款及細則，修訂摘要如下：

項目	現行	新增/修訂
新增 第 7(j) 項條文 (聲明、保證及承諾)	不適用	(j) 「客戶」倘若對償還投資融資(或其中任何部份)或任何因投資融資或根據本條款及細則而產生之付款出現困難時，會即時通知「本行」。
修改 第 10 項條文 (修改本「條款及細則」)	「本行」有權隨時及不時修改本「條款及細則」及/或增補新條文。本「條款及細則」之任何修訂一經「本行」通知(如任何修訂影響「本行」的收費及費用，或「客戶」之責任或義務，需於 30 天前發出通知)。至於其他修訂，則需發出由「本行」指定的合理通知)即屬生效。如「客戶」於修訂的生效日期後仍繼續使用「服務」或仍未償還有關「服務」的任何欠款，修訂即對「客戶」具有約束力。	「本行」有權隨時及不時修改本「條款及細則」及/或增補新條文。本「條款及細則」之任何修訂一經「本行」通知(如任何修訂影響「本行」的收費及費用，或「客戶」之責任或義務，需於 60 天前發出通知。至於其他修訂，則於「本行」指定的合理期間發出通知)即屬生效。如「客戶」於修訂的生效日期後仍繼續使用「服務」或仍未償還有關「服務」的任何欠款，修訂即對「客戶」具有約束力。

請注意，如閣下於生效日期當日或之後繼續使用投資融資服務(「服務」)，將被視為接受本通知中的修訂。請同時注意，如閣下不接受載於本通知的修訂，本行可能無法繼續為閣下提供服務。如閣下有任何疑問，或有意終止服務，請聯絡本行職員或你的客戶服務經理。

你可於 2024 年 5 月 6 日起，經本行網頁 (https://www.hangseng.com/cms/ivp/xml/investment_financing_tnc.pdf) 查閱或下載有關經修訂的條款及細則，或於本行分行索取經修訂的條款及細則。你亦可以從本行網頁(本行網頁>個人理財>投資>其他相關服務>投資融資服務>備註)查閱或下載，或於本行分行索取自 2023 年 4 月 24 日生效的投資融資服務條款及細則版本和本通知，直至 2024 年 7 月 6 日。有關日子後客戶未必能夠查閱或下載自 2023 年 4 月 24 日生效的投資融資服務條款及細則版本及本通知。

感謝選用恒生銀行服務。

恒生銀行有限公司謹啟



Notice of Amendment to the Terms and Conditions for Investment Financing Service

Hang Seng Bank Limited (“the Bank”) would like to notify you of amendments of Terms and Conditions for Investment Financing Service that will take effect from 6 June 2024 (“Effective Date”). The summary of the amendments’ key features is provided below:

Item	Existing	Newly added/Revised
Add a new Clause 7(j) (Representations, Warranties and Undertakings)	Nil	(j) The Customer warrants and undertakes to inform the Bank as soon as possible of any difficulty in repaying the Facility (or any part thereof) or in meeting any payment to the Bank arising from the Facility or otherwise pursuant to these terms and conditions.
Amend Clause 10 (Variation of these Terms and Conditions)	The Bank has the right to revise these Terms and Conditions and/or introduce additional terms and conditions at any time and from time to time and any variation shall become effective subject to the Bank’s notice (for a period of 30 days for any variation affecting fees and charges of the Bank and liabilities or obligations of the Customer, and for such reasonable period as the Bank may prescribe in the case of any other variations) and shall be binding on the Customer if the Customer continue to use the Service or if any amount remains outstanding in connection with the Service after the effective date of variation.	The Bank has the right to revise these Terms and Conditions and/or introduce additional terms and conditions at any time and from time to time and any variation shall become effective subject to the Bank’s notice (for a period of <u>60</u> days for any variation affecting fees and charges of the Bank and liabilities or obligations of the Customer, and for such reasonable period as the Bank may prescribe in the case of any other variations) and shall be binding on the Customer if the Customer continue to use the Service or if any amount remains outstanding in connection with the Service after the effective date of variation.

Please note that if you continue to use the Investment Financing Service (the “Service”) on or after the Effective Date, you will be deemed to have accepted the amendments in this notice. Please also note that if you do not accept the amendments in this notice, the Bank may not be able to continue to provide you the Service. If you have any questions or should you wish to terminate the Service, please contact your usual representative at Hang Seng Bank Limited or your Relationship Manager for enquiry.

You can visit or download details of the relevant revised Terms and Conditions from the Bank’s website (https://www.hangseng.com/cms/ivp/xml/investment_financing_tnc.pdf) or get a copy of the revised Terms and Conditions at any branch of the Bank from 6 May 2024. You may also access or download the Terms and Conditions (effective 24 April 2023) and this notice from the Bank’s website (Hang Seng Bank Website > Personal > Investment > Other Related Service > Investment Financing > Remarks) or get a copy at any branch of the Bank until 6 July 2024. You may not be able to access or download the Terms and Conditions (effective 24 April 2023) and this notice after the relevant date(s).

Thank you for using Hang Seng Bank services.

Yours faithfully,

HANG SENG BANK LIMITED

* This is a computer generated printout and no signature is required. 此乃電腦列印信件，毋須簽署。

^ If there is any discrepancy between the English and the Chinese versions of this notice, the English version shall prevail.

本通知之中，英文文本義如有歧義，須以英文文本為準。