

May 2025

Dear Customer,

Notice of Amendment to
(1) Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers
(Regarding Personal Instalment Loan and Personal Revolving Loan) and
(2) Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng
Personal Revolving Loan

Hang Seng Bank Limited ("the Bank") would like to notify you that the amendments of the Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers ("Bank Tariff Guide", effective on 1 July 2025) regarding the charges of Personal Instalment Loan and Personal Revolving Loan set out below will take effect from 1 September 2025, while the amendments of the Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan ("Terms and Conditions") will also take effect from 1 September 2025. Summary of the key amendments are provided below:

(1) Amendments of Bank Tariff Guide (regarding Personal Instalment Loan and Personal Revolving Loan)

Item	Prevailing	Revised
Personal Instalment Loan		
Late Charge	HK\$300 per instalment	(Valid till 31 August 2025) HK\$300 per instalment (Effective on 1 September 2025) HK\$500 per instalment
Personal Revolving Loan		
Annual Fee	HK\$400	(Valid till 31 August 2025) HK\$400 (Effective on 1 September 2025) 1% of the credit limit, minimum: HK\$300, maximum:HK\$1,000

From 1 June 2025, you may obtain a copy of the revised Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customer from the Bank's website (Hang Seng Bank Website > Personal > Service Charges) or any branches of the Bank. Copy of the Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers (effective 24 May 2025), the existing version, is available from the above website or any branches of the Bank until 31 July 2025. You may not be able to access or download the existing Bank Tariff Guide after 31 July 2025.



(2) Amendments of Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan

Item	Prevailing	Revised
Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan		
Section (I) clause 2: “Default Interest and Late charge”	In respect of any monthly instalment due but not paid, the Borrower shall pay to Hang Seng (a) default interest thereon at the rate of 2.25% per month from the due date of such instalment until the date of full payment and (b) a late charge in the sum of HK\$300.	In respect of any monthly instalment due but not paid, the Borrower shall pay to Hang Seng (a) default interest thereon at the rate of 2.25% per month from the due date of such instalment until the date of full payment and (b) a late charge in the sum of HK\$500 .

From 1 September 2025, you may obtain a copy of the revised Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan from the Bank’s website (Hang Seng Bank Website > Personal > Loans > Other information you need to know) or any branches of the Bank. Copy of the existing Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan is available from the above website or any branches of the Bank until 30 September 2025. You may not be able to access or download the existing Terms and Conditions after 30 September 2025.

Also, you may download this Notice of Amendments from the Bank’s website (Hang Seng Website > Personal > Important Notice > Notice of Amendment on Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers and Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan) until 30 September 2025. You may not be able to access or download this Notice of Amendments after 30 September 2025.

Please note that the above amendments shall be binding on you if you continue to use and/or retain the Loan or any part thereof, or if any part of the Loan remains outstanding, after the above amendments are effective. Please note that we shall not be able to continue providing the Loan to you if you do not accept the above amendments and you can call our Customer Service Hotlines before the above amendments are effective.

If you have any enquiries, please contact our Personal Loan Service Hotline (852) 2997 3882.

Hang Seng Bank Limited

2025年5月

尊敬的客戶：

(1) 恒生財富管理及個人銀行業務服務費用簡介
(有關私人分期貸款和私人循環貸款) 和
(2) 恒生私人分期貸款及恒生私人循環貸款條款及細則的修訂通知

恒生銀行有限公司（「本行」）謹此通知閣下，由2025年7月1日起生效之恒生財富管理及個人銀行業務服務費用簡介（「服務費用簡介」）中有關私人分期貸款和私人循環貸款之下列費用項目，將於2025年9月1日起作出修訂，此外，恒生私人分期貸款及恒生私人循環貸款條款及細則（「條款及細則」）亦將於2025年9月1日起作出修訂。修訂的摘要如下：

(1) 服務費用簡介之修訂（有關私人分期貸款和私人循環貸款）

項目	修訂前	修訂後
私人分期貸款		
逾期還款手續費	每期HK\$300	（適用至2025年8月31日） 每期HK\$300 （由2025年9月1日生效） 每期HK\$500
私人循環貸款		
年費	HK\$400	（適用至2025年8月31日） HK\$400 （由2025年9月1日生效） 信用額的 1%，最低將收取 HK\$300；最高將收取 HK\$1,000

閣下可於2025年6月1日起於本行網頁（本行網頁>個人理財>服務收費）或於本行分行下載或索取經修訂的服務費用簡介，而「恒生財富管理及個人銀行業務服務費用簡介（2025年5月24日生效）」（即現時版本），可於2025年7月31日或之前於上述網頁或於本行分行下載或索取。客戶於2025年7月31日後未必能夠查閱或下載現時的服務費用簡介。



(2) 條款及細則之修訂

項目	修訂前	修訂後
恒生私人分期貸款及恒生私人循環貸款條款及細則		
第(II)節第2項：「逾期利息及手續費」	「借款人」另需就任何逾期的每月還款向「恒生」支付 (a) 由逾期當日至該期還款實際全數清還之日止，按月息2.25%計算之逾期還款利息；及 (b) 逾期還款手續費HK\$300。	「借款人」另需就任何逾期的每月還款向「恒生」支付 (a) 由逾期當日至該期還款實際全數清還之日止，按月息2.25%計算之逾期還款利息；及 (b) 逾期還款手續費HK\$500。

閣下可於2025年9月1日起於本行網頁（本行網頁>個人理財>貸款>你需要注意的其他資訊）或於本行分行下載或索取經修訂的條款及細則，而現時的「恒生私人分期貸款及恒生私人循環貸款條款及細則」可於2025年9月30日或之前於上述網頁或於本行分行下載或索取。客戶於2025年9月30日後未必能夠查閱或下載現時的條款及細則。

閣下亦可於2025年9月30日或以前於本行網頁（本行網頁>個人理財>重要通告>有關恒生財富管理及個人銀行業務服務費用簡介和恒生私人分期貸款及恒生私人循環貸款條款及細則的修訂通知）下載此客戶通知。客戶於2025年9月30日後未必能夠查閱或下載此客戶通知。

謹請閣下注意，倘閣下在上列修訂生效後繼續使用私人貸款或其中任何部份，或上述私人貸款或其中任何部份尚未清還，則上述修訂將對閣下具有約束力。另請注意，倘上述修訂不獲閣下接納，本行將無法繼續為閣下提供私人貸款，而閣下可在上列修訂生效前致電客戶服務熱線通知本行。

如有任何查詢，請致電本行私人貸款服務熱線 (852) 2997 3882。

恒生銀行有限公司 謹啟