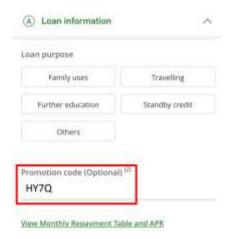


Simple steps for applying with Promotion Code

Log on to Hang Seng Personal Banking Mobile App

Go to 'Personal Loans' > select 'Loan Application' > select 'Personal Instalment Loan'

Read the Product Information > enter your loan plan > input Promotion Code under Section A '**Loan Information**' and follow the instructions to complete your application



Log on to Hang Seng Personal e-Banking

Go to 'Loans and Overdraft' > click on 'Instalment Loan' > select 'Handy Cash Personal Loan'

Read the Product Information > enter your loan plan > input Promotion Code under Section A '**Loan Information**' and follow the instructions to complete your application



 Visit Hang Seng Bank website > Loans > Personal Instalment Loan and read the product information > click 'Apply now' > select 'Apply without logging on'

Enter your loan plan > input Promotion Code under Section A 'Loan Information' and follow the instructions to complete your application

