

Offering documents for the following paper gold schemes provided by Hang Seng Bank Limited:

- 1. Hang Seng Statement Gold Scheme**
- 2. Hang Seng Paper Gold Grain Account**

Hang Seng Statement Gold Scheme

Notice of Updates to the Offering Documents

Hang Seng Statement Gold Scheme (the “Scheme”) is a paper gold scheme authorized by the Securities and Futures Commission in Hong Kong (“SFC”). The SFC’s authorization is not an endorsement or recommendation of the Scheme nor does it guarantee the commercial merits of the Scheme or its performance; it does not mean the Scheme is suitable for all investors nor it is an endorsement of its suitability for any particular investor or class of investors.

With effect from 20 September 2025, the offering documents of the Scheme will be updated with the following key changes for the Principal Brochure:

1. SECTION 1: THE KEY FEATURES OF THE SCHEME

Under the sub-section headed “**Key Features of the Scheme**”, the parts for “Transaction Means” and “Trading Time” respectively have been updated in light of an additional trading means available for designated customer segment.

2. SECTION 4: SCENARIO ANALYSIS

Certain figures used in the hypothetical examples for illustrative purposes have been updated with reference to more recent gold prices.

You may obtain a copy of the updated offering documents of the Scheme via the links below or from us. If you have any enquiries, please call our Customer Service Hotline at 2822 0228 (Personal Banking) / 2198 8000 (Business Banking), or through “Live Chat” in Hang Seng Personal Mobile App / Hang Seng Personal e-Banking / Hang Seng Business e-Banking.

Updated Principal Brochure and Products Key Facts Statement of the Scheme:

http://www.hangseng.com/cms/tpr/eng/analyses/PDF/GLT_PB_ENG.pdf

http://www.hangseng.com/cms/tpr/eng/analyses/PDF/GLT_KFS_ENG.pdf

Hang Seng Bank Limited
20 September 2025

Hang Seng Paper Gold Grain Account

Offering Documents

Hang Seng Paper Gold Grain Account (the “Scheme”) is a paper gold scheme authorized by the Securities and Futures Commission in Hong Kong (“SFC”). The SFC’s authorization is not an endorsement or recommendation of the Scheme nor does it guarantee the commercial merits of the Scheme or its performance; it does not mean the Scheme is suitable for all investors nor it is an endorsement of its suitability for any particular investor or class of investors.

You may obtain a copy of the latest offering documents of the Scheme via the links below or from us. If you have any enquiries, please call our Customer Service Hotline at 2822 0228 (Personal Banking) / 2198 8000 (Business Banking), or through “Live Chat” in Hang Seng Personal Mobile App / Hang Seng Personal e-Banking / Hang Seng Business e-Banking.

Principal Brochure dated 1 September 2021:

http://www.hangseng.com/cms/tpr/eng/analyses/PDF/GGA_PB_ENG.pdf

Products Key Facts Statement dated 1 September 2021:

http://www.hangseng.com/cms/tpr/eng/analyses/PDF/GGA_KFS_ENG.pdf

Hang Seng Bank Limited
20 September 2025