



9 January 2009

HANG SENG CHINA ANNOUNCES PARTNERSHIP WITH CHINA UNIONPAY AND LAUNCH OF RENMINBI DEBIT CARDS

Hang Seng Bank (China) Limited (“Hang Seng China”) today announced a new partnership with China UnionPay (CUP).

Effective 11 January 2009, all CUP standard cards can be used on the Hang Seng China ATM network. On 16 January, Hang Seng China will launch two CUP-standard renminbi debit cards – the Hang Seng Prestige Banking Card and the Hang Seng Card – which may be used on the CUP network.

The new arrangements will enable holders of CUP bank cards to complete transactions via Hang Seng China’s network of over 60 ATMs in 11 mainland China cities. Holders of Hang Seng Prestige Banking Cards and Hang Seng Cards on the Mainland will be able to access their accounts and make payments through ATMs bearing the CUP logo and at designated CUP merchants both at home and abroad.

With no annual fee, the Hang Seng Prestige Banking Card is an exclusive service for Mainland Prestige Banking customers, with cardholders able to enjoy privileges at home and at about 2,000 designated merchants in Hong Kong.

Features of the Hang Seng Prestige Banking Card and Hang Seng Card include:

- Hang Seng Card: no minimum account balance requirement
- Hang Seng Prestige Banking Card: no annual fee, no charges for inter-region cash withdrawals from Hang Seng Bank ATMs or domestic cross-bank intra-region cash withdrawals
- Free account enquiries through domestic and overseas ATMs
- Access to services such as fund transfers, change of personal identification number, requests for monthly statement, etc, through Hang Seng China’s network of ATMs

Chief Executive of Hang Seng China, Mr Johnson Fu said: “Our collaboration with China UnionPay extends the service network of Hang Seng China. The newly launched Hang Seng Prestige Banking Card and Hang Seng Card can be used in about 50 countries and regions across the world, extending the quality services we offer to our customers.”

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Mr Fu added: "These renminbi debit cards are a significant new component of our business profile on the Mainland. Together with our online banking and phone banking services, the debit cards will provide more efficient services and convenience to our existing customers, and help attract new customers in target groups."

For more information about the Hang Seng Prestige Banking Card and Hang Seng Card, customers can call Hang Seng China's 24-hour toll-free hotline on 8008 30 8008 or 4008 30 8008 (mobile phone).

About Hang Seng Bank (China) Limited

Established as a wholly owned subsidiary of Hang Seng Bank in May 2007, Hang Seng Bank (China) Limited operates 11 branches (in Beijing, Shanghai, Guangzhou, Shenzhen, Dongguan, Fuzhou, Nanjing, Hangzhou, Ningbo, Tianjin and Kunming) and 22 sub-branches (two in Beijing, nine in Shanghai, five in Guangzhou, four in Shenzhen, one in Nanjing and one in Dongguan) in mainland China. For further information on Hang Seng Bank (China) Limited, please visit the Bank's website at www.hangseng.com.cn.

About Hang Seng Bank

Founded in 1933, Hang Seng Bank operates over 210 service outlets, of which 106 are branches serving both personal and business customers. The Bank also maintains a branch in Shenzhen for foreign currency wholesale business, branches in Macau and Singapore, and representative offices in Xiamen and Taipei.

With consolidated assets of HK\$747.9 billion as at 30 June 2008, Hang Seng Bank reported a profit attributable to shareholders of HK\$9,064 million for the first six months of 2008 and HK\$18.24 billion in 2007. Hang Seng Bank is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. For further information on Hang Seng Bank, please visit the bank's website at www.hangseng.com.

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