



e-Statement/e-Advice now available on Hang Seng Business e-Banking

- Are you often on business trips and so unable to receive your bank statements and advices in time?
- Are you worried about losing your bank statements and advices in the mail?

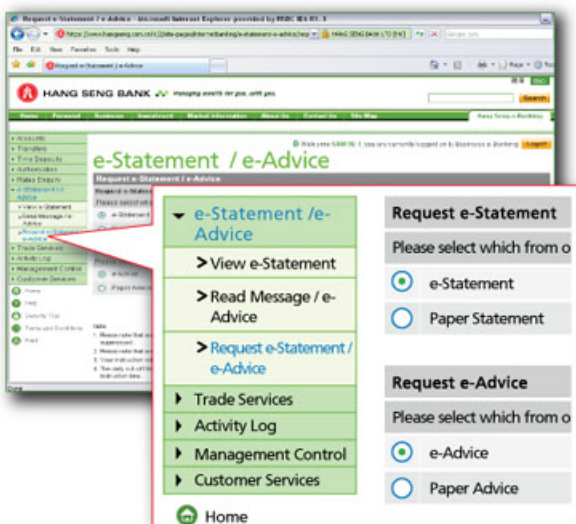
Hang Seng Business e-Banking provides you a secured and convenient online banking solution that helps you manage your company finance with more ease! With a PC, you can access your bank statements and advices via Internet conveniently anytime, anywhere. You may also print it out or save it into your PC if you would like to keep a copy for record.

1. The layout of e-Statement is exactly the same as the mail version,
2. e-Statement/e-Advice is ready on Business e-Banking on the next business day following the issuance date.
3. e-Statement will be retained in Business e-Banking for 24 months and e-Advice for 30 days,
4. e-Statement and e-Advice are offered to you at no cost.

Select e-Statement/e-Advice – Simple and Easy

If your company is already using Hang Seng Business e-Banking's cash management services, simply select the service online:

1. Primary user log-on Hang Seng Business e-Banking,
2. Select to receive e-Statement or e-Advice in the page of "Request e-Statement / e-Advice",
3. e-Statement and e-Advice can be applied independent of each other,



4. Read and Accept the User Agreement,
5. Confirm the instruction.

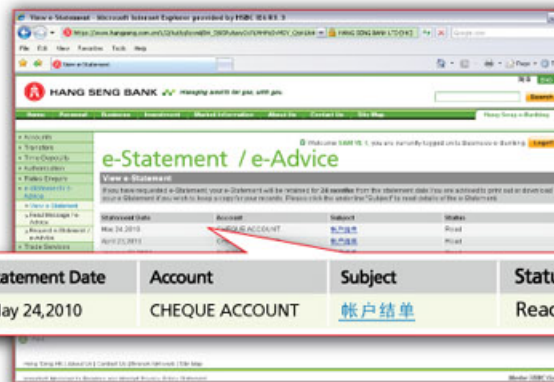
When the above steps are completed, you will receive e-Statements and e-Advices via Business e-Banking from the next statement or advice date. If you so wish, you can switch back to receiving paper bank statement or advice at any time.

If your company is not yet using Business e-Banking, please contact our Relationship Manager and apply immediately to experience the privileges. For further enquiries, please call our Commercial Service Hotline 8008 30 8008 or visit www.hangseng.com.cn.

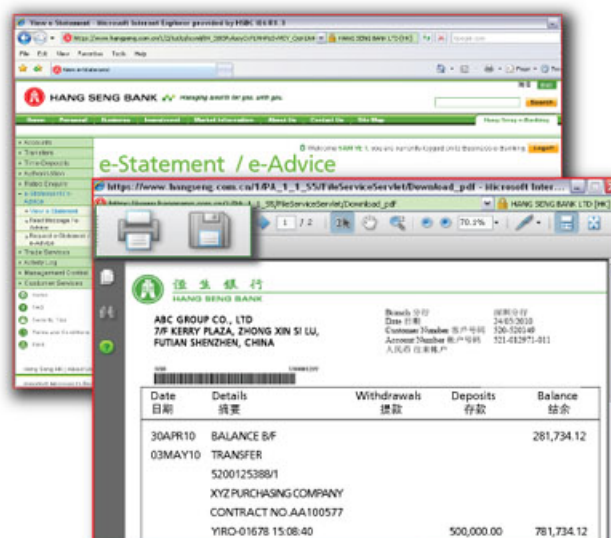
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View e-Statement/e-Advice – Flexible and Convenient

1. Log-on Hang Seng Business e-Banking,
2. Select "View e-Statement" or "Read Message/e-Advice" under "e-Statement / e-Advice",
3. Click on the "Subject" to view the content of the e-Statement/ e-Advice,



4. You may print out or download the e-Statement/e-Advice to your computer.



恒生銀行
HANG SENG BANK

Managing wealth for you, with you.