



14 Oct 2009

Dear Customer,

We thank you for your continued support of Hang Seng Bank (China) Limited (the "Bank"). With the development of business and the introduction of new payment system, as well as the introduction of new laws and regulations, the Bank has decided to adjust its local clearing service (In-station) charge with effect from 28 Oct 2009.

Service charge Item	Original Charge	Updated Charge
Local Clearing	Free	CNY1.2

Should you have any questions, please contact your Relationship Manager or our service hotline on 8008 30 8008 or 4008 30 8008.

Yours faithfully,

Hang Seng Bank (China) Limited