

Hang Seng Business e-Banking – Instruction Delivery Cut-off Time

Instruction Delivery	Cut-off Time (Bank's Business Day)
Transfers Within Hang Seng Bank (China) Accounts	16:00
Transfer to Other Local Bank Account - Renminbi	CNAPS — 16:00 In-station — 15:00 or one hour before the cut-off time of the local settlement system, whichever is earlier
Transfer to Other Local Bank Account – Foreign Currency	16:00
New Time Deposit	17:00
Time Deposit Maturity Instruction (Note 1)	17:00

Note:

1. To revise the time deposit maturity instruction, please submit the instruction at least one business day before the maturity date and before the cut-off time.