

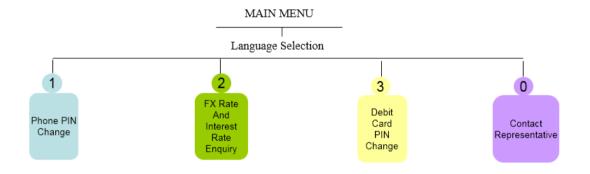
Upgrade Notice for Hang Seng Bank (China) Phone Banking System

Dear Hang Seng China Customers,

Thank you for using our phone banking service. In order to provide a more convenient channel service, we are planning to upgrade our General Banking Service hotline in earlier of Aug, 2017.

With our brand new phone banking service, you could dial in 8008-30-4888 to change your Phone PIN & Debit Card PIN at any time. Moreover, you would also enjoy a prompt response by connecting to our customer service representative for account services & the latest promotion at any time.

- For Phone PIN Change, Press #1
- For Foreign Exchange Rate and Interest Rate Enquiry, Press #2
- For Debit Card PIN Change, Press #3
- To Contact Representative, Press #4



For any enquiries, please contact our 24-Hour Customer Service Hotline (8008 30 8008 / 4008 30 8008).

In the event of any inconsistency between the Chinese and English versions, the Chinese version shall prevail.

Hang Seng Bank (China)

7 July 2017