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Hang Seng Becomes First Hong Kong Bank to Extend Equity-linked Investment Product Subscription Service to US Securities for Retail Investors

Hang Seng Bank is extending its Equity-linked Investment Product Subscription Service to include US securities as one of the underlying choices for its retail customers, making it the first bank in Hong Kong to offer this ground-breaking service. The new service will give the Bank's diverse customer base more flexibility and choice in developing investment strategies and portfolio composition, providing a new way to extend investment exposure to the global market. The subscription service also underscores Hang Seng's position as a leading local provider of investment and wealth management services for personal customers. The new subscription service will be available beginning 18 October 2021.

Customers will benefit from a high level of customisation, with the ability to select and link to their preferred underlying US securities, as well as to choose the desirable investment tenor, strike price and airbag level etc. Subscription can be made in 7 different currencies and the minimum subscription amount will be as low as HK\$100,000. The Bank also offers selected underlying US securities combinations as investment choice which are guaranteed to be issued daily¹. Investors that are interested in the new subscription service can contact their relationship managers or visit the Bank's extensive branch network in person. Details of the various welcome offers on subscribing investment products are available here:

<https://www.hangseng.com/cms/emkt/pmo/grp01/p25/eng/index.html?view=d2g>

Rosita Lee, Head of Investment Products and Advisory Business at Hang Seng Bank, said: "In fast-moving market conditions, investors are looking for more flexibility in building their investment strategies. To meet the increasingly diverse needs of customers, we are continuing to expand our range of wealth management product offerings and further strengthen our market analysis capabilities. The launch of new subscription service will expand the range of choices available to retail customers with more sophisticated investment needs who are seeking to widen their investment scope and further diversifying their investment portfolios."

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Hang Seng Becomes First Hong Kong Bank to Extend Equity-linked Investment Product Subscription Service to US Securities for Retail Investors / 2

Earlier last month, the Bank launched a new US securities trading service under its standalone investment trading app, Hang Seng Invest Express, to make it easier for customers to take advantage of investment opportunities in the US stock market. Customers can manage US stocks in their securities account through this one-stop service, which offers unlimited free real-time US stock quotes and the ability to set up a personalised watch list. Customers can also activate the service in-app with just a few clicks. For more information about Hang Seng's in-app US securities trading service, please visit:

<https://www.hangseng.com/en-hk/personal/investment/securities-services/us-stocks/>

Remarks:

- Equity-linked investments ('ELI') are complex structured products involving derivatives. Investors should exercise caution in relation to this product. For the terms and conditions of the products, please refer to the relevant ELI offering documents.*

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Hang Seng Becomes First Hong Kong Bank to Extend Equity-linked Investment Product Subscription Service to US Securities for Retail Investors / 3

About Hang Seng Bank

Hang Seng Bank is celebrating its 88th anniversary this year. Founded in 1933, the Bank has continually innovated to provide best-in-class, customer-centric banking, investment and wealth management services for individuals and businesses. It is widely recognised as the leading domestic bank in Hong Kong, currently serving more than 3.5 million customers.

Combining its award-winning mobile app and strong digital capabilities with a vast network of about 290 service outlets in Hong Kong, Hang Seng offers a seamless omni-channel experience for customers to take care of their banking and financial needs anytime, anywhere.

Its wholly owned subsidiary, Hang Seng Bank (China) Limited, operates a strategic network of outlets in almost 20 major cities in mainland China to serve a growing base of Mainland customers locally and those with cross-boundary banking needs. The Bank also operates branches in Macau and Singapore, and a representative office in Taipei.

As a homegrown financial institution, Hang Seng is closely tied to the Hong Kong community. It supports the community with a dedicated programme of social and environmental initiatives focused on future skills for the younger generation, sustainable finance and financial literacy, addressing climate change and caring for the community.

Hang Seng is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. More information on Hang Seng Bank is available at www.hangseng.com.