

(Stock Code : 11)

24 August 2016

Dear Shareholder,

## Letter to New Registered Shareholders - Election of Means of Receipt and Language of Corporate Communications

The English and Chinese versions of the Interim Report 2016 of Hang Seng Bank Limited (the "Bank") are enclosed herewith for your attention. The document in both English and Chinese languages are also available on the Bank's website at <u>www.hangseng.com</u> and the website of Hong Kong Exchanges and Clearing Limited at <u>www.hkexnews.hk</u>.

Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited and the articles of association of the Bank, the Bank will offer the following options for you to elect the means of receipt and language of future Corporate Communications (as specified in the attached reply form) of the Bank:

- (1) to read all future Corporate Communications from the Bank's website at www.hangseng.com ("Website Option") in the place of receiving printed copies, and to receive notification of the publication of the Corporate Communications on the Bank's website either through email or post; or
- (2) to receive the printed English version only of all future Corporate Communications; or
- (3) to receive the printed Chinese version only of all future Corporate Communications; or
- (4) to receive both the printed English and Chinese versions of all future Corporate Communications.

You are encouraged to take advantage of the Website Option, which helps reduce the quantity of printed versions of the Bank's Corporate Communications and hence the impact on the environment. Further, this is also more convenient and prompt method of communication with shareholders.

## Action to be taken

To make your election, please mark (X) in the appropriate box on the attached reply form and sign and return it by post or hand delivery to the Bank's Registrar (the "Registrar"), Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, or by email to hangseng@computershare.com.hk. If you post the reply form in Hong Kong, you may use the mailing label as indicated in the reply form and need not affix a stamp. Otherwise, please affix an appropriate stamp.

If the Bank does not receive the enclosed reply form or receive a response indicating the objection from you by <u>26 September</u> <u>2016</u> and until you inform the Bank c/o the Bank's Registrar by reasonable notice in writing, you will be deemed to have consented to the Website Option. In that case, a notification letter will be sent to you by post to notify you of the publication of the Corporate Communications on the Bank's website.

You may change the means of receipt or language of the Corporate Communications at any time, free of charge, by giving the Bank c/o the Bank's Registrar reasonable notice in writing or by email to hangseng@computershare.com.hk. Even if you have chosen (or are deemed to have consented to) the Website Option but for any reason have difficulty in receiving or gaining access to the Corporate Communications through the Bank's website, the Bank will promptly, upon your request, send the Corporate Communications to you in printed form free of charge.

Please note that (a) printed copies of the English and Chinese versions of all future Corporate Communications will be available from the Bank or the Bank's Registrar on request; and (b) the same will also be available on the Bank's website at www.hangseng.com and the website of Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk.

Should you have any queries in relation to this letter, please call the Bank's hotline at (852) 2198 7887 from 9:00 a.m. to 5:00 p.m. from Monday to Friday, excluding public holidays.

Yours faithfully, C C Li Secretary



NAME(S) AND ADDRESS OF THE REGISTERED SHAREHOLDER 登記股東之英文姓名及地址

	Reply Fo	rm 回修	ξ.
To:	Hang Seng Bank Limited (the "Bank") (Stock Code: 11) c/o Computershare Hong Kong Investor Services Limited 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong	致:	<b>恒生銀行有限公司(「恒生」)(股份代號:11)</b> 經香港中央證券登記有限公司 香港灣仔皇后大道東 183 號 合和中心 17M 樓
本人 (Pleas	waitchat, Hong Kong would like to receive the Corporate Communications* of the Bank in th (吾等)希望以下列方式收取恒生之公司通訊*: e mark (X) in ONLY ONE of the following boxes) 下列 <b>其中一個空格</b> 內劃上「X」號)	ne manner as ind	dicated below:
	to read all future Corporate Communications from the Bank's of the publication of the Corporate Communications on the Bank' 於恒生網站瀏覽日後所有公司通訊,以代替收取日 網站發佈之通知; <b>或</b>	's website eithe	r through email or post; OR
	ail Address 節始始 (The Bank will send to the email address provided above (if any) a not If no email address is provided, the aforesaid notification will be sent to be used for notification of release of Corporate Communications.)	you by post. Please	ilability of the Corporate Communications on the Bank's website in the futur provide the email address in English capital letters. The email address will on 如未有提供電郵地址,有關通知會郵寄予 閣下。 <u>請以英文正楷填寫電</u>
	to receive the <b>printed English version ONLY</b> of all future Con 日後只收取所有公司通訊之 <b>英文印刷本:或</b>	rporate Commu	unications; OR
	to receive the <b>printed Chinese version ONLY</b> of all future Co 日後只收取所有公司通訊之 <b>中文印刷本;或</b>	rporate Comm	unications; OR
	to receive both the printed English and Chinese versions of a	all future Corp	orate Communications.
	日後同時收取所有公司通訊之 <b>英文及中文印刷本。</b>		
Nam	e(s) of Shareholder(s) <sup>#</sup>		Signature
股東	姓名 <sup>#</sup>		簽署
Addı	ress <sup>#</sup> (Please use ENGLISH CAPITAL LETTERS ∄	<i>請用英文正楷填寫</i> )	
地址	#	* =====================================	
	(Please use ENGLISH CAPITAL LETTERS ) act telephone number	月用央义正怕填焉)	Date
聯絡	電話號碼		日期
	are required to fill in the details if you download this reply form from th 恒生網站下載本回條 · 必須填上有關資料 。	ne Bank's websit	re.
Notes B			
1.	Please complete all your details clearly.		
2.	請清楚填妥所有資料。 If the Bank does not receive this reply form or receive a response indicating the objec Corporate Communications from the Bank's website only, and we will send you a letter 倘若恒生於2016年9月26日仍未收到 閣下之回條或提出反對。 閣下將被視為已同	r by post notifying	you of the publication of the Corporate Communications on the Bank's websi
3.	下郵寄有關通3。 By electing to read all the Bank's future Corporate Communications on the Bank's website in the place of receiving printed copies, you have expressly consented to waive the right to re the Corporate Communications in printed form.		
<ul> <li>一經週擇在恒生網站瀏覽恒生日後所有公司通訊以代替收取印刷本・ 閣下已明示同意放棄收取公司通訊印刷本之權利。</li> <li>If your shares are held in joint names, the shareholder whose name stands first on the register of members of the Bank in respect of the joint holding should sign on this reply form in or be valid.</li> </ul>			
ov valid. 如屬聯名股東・則本回條須由在恒生股東名冊上就聯名持有股份而其姓名位列首位之股東簽署,方為有效。 5. The above instruction will apply to all future Corporate Communications to be sent to the Bank's shareholders until you notify the Bank otherwise by giving the Bank c/o the Bank's registrar, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, reasonable notice in writing either by p			
	via email at hangseng@computershare.com.hk. 上述指示適用於日後所有寄發予恒生股東之公司通訊·直至 閣下以郵寄或電郵方式(hangseng@computershare.com.hk)經由恒生股份登記處香港中央證券登記有限公司(地 港灣仔皇后大道東 183號合和中心 17M樓) · 向恒生發出合理書面通知為止。		
6.	For the avoidance of doubt, we do not accept any special instructions written on this rep 為免存疑 · 任何在本回條上手寫之額外指示 · 將不予處理 。	ply form.	
(b) t. 公司	porate Communications include but are not limited to (a) the directors' report and annual he interim report and, where applicable, a summary interim report; (c) a notice of meetin 通訊包括但不限於:(a)董事會報告書及年度賬目,連同核數師報告書副本及(倘適用 投票委託書。	ng; (d) a listing doc	nument; (e) a circular; and (f) a form of proxy.
	MAILING LABEL 郵寄標籤		
	香港中央證券登記有限公司		Please cut and stick the mailing label on the envelope
Сс	首次中天超分互記有限公司 omputershare Hong Kong Investor Services Limited		to return this reply form to us.
	簡便回郵號碼37 Freepost No. 37		No postage stamp is necessary if posted in Hong Kong. 閣下寄回此回條時,請將郵寄標籤剪貼於信封上。

香港 Hong Kong

No postage stamp is necessary if posted in Hong Kong. 閣下寄回此回條時,請將郵寄標籤剪貼於信封上。 如在本港投寄,則毋須貼上郵票。