

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 www.hangseng.com and the website of Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk.

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 c/o 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 26 September 2016 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

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： 恒生銀行有限公司 (「恒生」) (股份代號：11)
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

Member HSBC Group 滙豐集團成員