

23 August 2019

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 2019 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](http://www.hangseng.com) and the website of Hong Kong Exchanges and Clearing Limited at [www.hkexnews.hk](http://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](http://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](mailto: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 23 September 2019 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](mailto: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](http://www.hangseng.com) and the website of Hong Kong Exchanges and Clearing Limited at [www.hkexnews.hk](http://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



(Stock Code 股份代號：11)

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

## Reply Form 回條

**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

I/We would like to receive the Corporate Communications\* of the Bank in the manner as indicated below:

本人（吾等）希望以下列方式收取恒生之公司通訊\*：

(Please mark ( X ) in ONLY ONE of the following boxes)

(請於下列**其中一個**空格內劃上「X」號)

☐ to read all future Corporate Communications from the Bank's website 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**  
☐ 於恒生網站瀏覽日後所有公司通訊，以代替收取印刷本，並透過電郵或郵寄方式收取關於公司通訊已在恒生網站發佈之通知；**或**

Email Address  
電郵地址[illegible]

*(The Bank will send to the email address provided above (if any) a notification of the availability of the Corporate Communications on the Bank's website in the future. If no email address is provided, the aforesaid notification will be sent to you by post. Please provide the email address in English capital letters. The email address will only be used for notification of release of Corporate Communications.)*

(恒生日後會將公司通訊已在恒生網站發佈之通知，發送至以上之電郵地址(如有)。如未有提供電郵地址，有關通知會郵寄予閣下。請以英文正楷填寫電郵地址，而電郵地址只會用作發送有關公司通訊已予發佈之通知)

☐ to receive the **printed English version ONLY** of all future Corporate Communications; **OR**  
日後只收取所有公司通訊之英文印刷本；或

☐ to receive the **printed Chinese version ONLY** of all future Corporate Communications; **OR**  
日後只收取所有公司通訊之中文印刷本；或

☐ to receive **both the printed English and Chinese versions** of all future Corporate Communications.  
日後同時收取所有公司通訊之英文及中文印刷本。

**Name(s) of Shareholder(s) #**  
**股東姓名 #**

Signature  
簽署

(Please use ENGLISH CAPITAL LETTERS 請用英文正楷填寫)

Address<sup>#</sup>  
地址<sup>#</sup>

(Please use **ENGLISH CAPITAL LETTERS** 請用英文正楷填寫)

Contact telephone number  
聯絡電話號碼Date  
日期

# You are required to fill in the details if you download this reply form from the Bank's website.  
如從恒生網站下載本回條，必須填上有關資料。

Notes 附註：

1. Please complete all your details clearly.  
請清楚填妥所有資料。
2. If the Bank does not receive this reply form or receive a response indicating the objection from you by **23 September 2019**, you are deemed to have consented to read all the Bank's future Corporate Communications from the Bank's website only, and we will send you a letter by post notifying you of the publication of the Corporate Communications on the Bank's website.  
倘若恒生於**2019年9月23日**仍未收到 閣下之回條或提出反對， 閣下將被視為已同意於恒生網站瀏覽日後所有公司通訊，而恒生將就有關公司通訊已在恒生網站發佈之事宜，向 閣下郵寄有關通知。
3. By entering 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 receive the Corporate Communications in printed form.  
一經選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。
4. 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 order to be 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 share 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 post or via email at [hangseng@computershare.com.hk](mailto: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](mailto: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（地址為香港灣仔皇后大道東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 reply form.  
為免存疑，任何在本回條上手寫之額外指示，將不予處理。

\* Corporate Communications include but are not limited to (a) the directors' report and annual accounts together with a copy of the auditor's report and, where applicable, a summary financial report; (b) the interim report and, where applicable, a summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a form of proxy.

公司通訊包括但不限於：(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）財務報告摘要；(b)中期報告及（倘適用）中期報告摘要；(c)會議通告；(d)上市文件；(e)通函；及(f)投票委託書。

CCS6145

## MAILING LABEL 郵寄標籤

香港中央證券登記有限公司  
Computershare Hong Kong Investor Services Limited  
簡便回郵號碼37 Freepost No. 37  
香港 Hong Kong

Please cut and stick the mailing label on the envelope  
to return this reply form to us.

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

滙豐集團成員 Member HSBC Group