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HANG SENG BANK

SmarTone

21 November 2013

HANG SENG EXTENDS MOBILE PAYMENT SERVICE TO SMARTONE CUSTOMERS

Hang Seng Bank today announced that SmarTone has become its latest partner in rolling out the Hang Seng Mobile Payment Service (Service) to smartphone users. Hang Seng has now teamed up with most of Hong Kong's major telecommunications companies to offer more customers the convenience of using its high-tech contactless payment channel.

The Service will be available to SmarTone customers from the first quarter of 2014. Participating customers can use designated near-field communication (NFC)-enabled mobile phones to make payments through MasterCard PayPass terminals at over 3,000 merchant outlets in Hong Kong.

To activate the Service, customers can visit any SmarTone shop to obtain an NFC SIM card at no charge. After downloading the 'Hang Seng Mobile Payment App' from the Google Play Store to an NFC-enabled smartphone, they can then download their Hang Seng Mobile Credit Cards and use the phone to make payments.

Mr Nixon Chan, Head of Retail Banking and Wealth Management at Hang Seng, said: "We are delighted to be partnering with SmarTone to provide their customers with an advanced and convenient payment method. Since the introduction of our mobile payment open platform in June, most of the major telecommunications companies in Hong Kong have teamed up with us to offer the Service. This will enable more customers to use the Service, and will help drive the market's receptiveness to open platform mobile payment services. Hang Seng will continue to actively explore opportunities to expand its service scope through collaborative alliances."

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The entire payment process is encrypted to help ensure a high level of security. Customers can also opt to enter a password each time they make a payment and check their 20 most recent transaction records on their phone. Should any participating customer lose their mobile phone, they can call Hang Seng or their telecommunications service provider to immediately suspend the Service.

Participating customers can also download e-Coupons via the Hang Seng Mobile Payment App to enjoy preferential offers when making mobile payments. The e-Coupons can be used in conjunction with Cash Dollars / Merchant Dollars at designated merchants for even more savings. Customers will earn double Cash Dollars on all payments made using the Service. In addition, customers who spend at least HK\$500 via the channel during the first three months will receive a further \$100 Cash Dollars reward.

The Service is currently available for a number of Android smartphones with NFC functionality, including: Samsung GALAXY Note III LTE / Note III / MEGA / S4 LTE / S3 LTE / S3 / Note II LTE / Note II; LG Optimus G Pro / LG G2; Sony Xperia™ Z / Z1 / Z Ultra / Z Ultra LTE; and HTC Butterfly s / The new HTC One. Hang Seng will extend the Service to other types of smartphones in the future.

About Hang Seng Bank

Founded in 1933, Hang Seng Bank operates around 220 service outlets serving both personal and business customers. The Bank also maintains a branch in Shenzhen for foreign currency wholesale business, branches in Macau and Singapore, and a representative office in Taipei.

Established on 28 May 2007, wholly owned subsidiary Hang Seng Bank (China) Limited operates a mainland China network of 48 outlets in Beijing, Shanghai, Guangzhou, Shenzhen, Fuzhou, Nanjing, Dongguan, Hangzhou, Ningbo, Tianjin, Kunming, Xiamen, Foshan, Zhongshan, Huizhou, Zhuhai, Jiangmen and Shantou.

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With total assets of HK\$1,106.7 billion as at 30 June 2013, Hang Seng Bank reported a profit attributable to shareholders of HK\$18,468 million for the first six months of 2013 and HK\$19,327 million in 2012. Hang Seng Bank is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. For further information on Hang Seng Bank, please visit the Bank's website at www.hangseng.com.

About SmarTone

SmarTone Telecommunications Holdings Limited is a leader in wireless communications in Hong Kong. It provides voice, multimedia and broadband services through its territory wide 4G and 3G HSPA+ networks, and the use of unique X-celerator engine which speeds up the internet experience.

The company's goal is to deliver unmatched experiences to customers through its powerful network, purposeful apps and passionate service.

SmarTone Telecommunications Holdings Limited (0315.HK) has been listed in Hong Kong since 1996. It is a subsidiary of Sun Hung Kai Properties Limited (0016.HK).

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