



About the Foreign Currency (FCY) Cash Deposit Service

To comply with the relevant laws and regulations as well as internal operational requirements, please note the below information related to the FCY cash deposit service.

1. The daily personal quota of FCY cash deposit is USD5, 000 or equivalent. Customer can make FCY cash deposit through our counter with valid ID document (original) within quota. For the deposit beyond the daily quota, customer shall provide the supporting documents (e.g.: Customs declaration forms or bank receipt for the withdrawal of foreign currency banknotes).
2. The daily quota processing aimed at streamlining the administration for small amount and normal consumption needs. Each customer can make the deposit within the daily quota for at most twice per month, and total amount not exceeding USD50, 000 or equivalent per year. For the deposit beyond the above mentioned monthly frequency or yearly limit, customer shall follow the requirements of exceeding daily quota to provide the supporting documents (e.g.: Customs declaration forms or bank receipt for the withdrawal of foreign currency banknotes).
3. The agent, when acting in accordance with the power of attorney to perform the FCY cash deposit, must take along and present the ID documents (original) of both the account holder and the agent, and the original copy of the <Transaction Instruction & One-off Power of Attorney> which is available at our Website. The Bank reserves the right, in its sole discretion, to refuse to accept the power of attorney. Suggest you check with the Bank for the detailed requirements prior to your visit.
4. Reminders to the FCY home mortgage loan customers:
 - All your normal repayments and prepayments need to be in the currency you choose. If your income is in RMB within the territory of China, according to the current State Administration of Foreign Exchange (SAFE) regulations, you may bring your valid ID document and relevant supporting documents to the bank and exchange your lawful income in RMB into USD /HKD for repayment.
 - If you would like to apply for full or partial prepayment, you also need to take into account the restrictions on foreign currency purchase, as you may not be able to purchase enough USD /HKD for your prepayment.
 - Repayments by FCY cash deposit are subject to the above mentioned requirements.
 - You are always provided with an opportunity to understand the risks and choose a suitable loan currency before you sign the Mortgage Contract. We also recommend that you seek independent financial and legal advice prior to



entering into an agreement for a Foreign Currency Home Mortgage Loan.

5. You can fund your account by cash notes deposit, local transfer and telegraphic transfer. We recommend you fund your account via wire transfer or local clearing. Non-cash transactions help reduce the inconvenience caused by handling cash and help ensure the maximum security of your funds.
6. All the above illustrations are based on the current regulations of SAFE and other related laws, the Bank might change the current practice without additional notice. Please note that the description or introduction herein are applicable in general, under certain circumstances, the Bank may process individual request differently or request additional and/or different supporting documents to satisfy regulatory and/or due diligence requirement. Customers are encouraged to check with the Bank for the detailed requirements in relation to particular banking service(s) and product(s).

Thank you for your continuous trust and support. If you have any queries, please contact your relationship manager or call our Customer Service Hotline at 8008 30 8008/4008 30 8008.

Hang Seng Bank (China) Limited