



恒生銀行
HANG SENG BANK

商業銀行
COMMERCIAL
BANKING



Exclusive Business Account Opening offer for Nova



Apply fully online via desktop or mobile in 3 steps!
Exclusive account opening offers:

Biz Virtual + Account

For Startups and Local SMEs

Enjoy a full waiver of the account opening administration fee and a first 12-month fee waiver of the monthly fee (HKD2,400)^A

Integrated Business Solutions Account

For established SMEs and steady business growth and SMEs with trading business

Enjoy 50% off the account opening administration fee and a first 6-month fee waiver of the monthly fee (HKD1,200)^B

Other account opening offers:



Commercial Multi-Currency Debit Card

Enjoy unlimited 0.5% cash rebate on eligible spendings



SME Business Loan Features

- Loan amount up to HKD2,000,000
- Instalment loan repayment period of up to 60 months
- No collateral or financial reports required¹
- Apply fully online and get the Approval-in-principle result in 10 seconds²
- Upload documents and complete digital ID verification to e-Sign the loan documents³

To borrow or not to borrow? Borrow only if you can repay!



Hang Seng Transact Pass

- An exclusive monthly subscription-based digital package with comprehensive payment/collection/FX solutions that suit you BEST!
- Subscribe to enjoy up to HKD33,000 benefit NOW, and additional 2 months monthly fee waiver/rebate up to HKD1,600!



Trade

Bank guarantee supported by cash collateral to enjoy a promotion offer 1.28% p.a. on Issuance Handling Commission in the first year with as fast as same day issuance



Power Up Your Business with wide-ranging welcome offers:
hangseng.com/biz

Apply now through Hang Seng Business Integrated Account Online Application Platform with promotion code **"NOVA1"** fully online via desktop or mobile in 3 steps!

- ① Submit an application by providing your company's details
- ② Complete digital ID Verification
- ③ Complete e-Sign

To know more, contact your dedicated Relationship Manager!



Evan Lau



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Remarks:

1. Hang Seng Bank Limited ("Hang Seng") reserves the right to request any further supporting documents / information.
2. 10-seconds approval-in-principle approval service is only applicable to the online applications for Hang Seng SME Business Loan ("SME Business Loan") and 90% Guarantee Product under SME Financing Guarantee Scheme ("90% Guarantee Product") received by Hang Seng in 6:45am to 9pm from Mondays to Fridays, and from 6:45am to 6pm on Saturdays, Sundays and public holidays, and subject to the accuracy of information provided by customers, the devices and internet performance of customers, the availability and stability of the bank's related systems and servers, as well as the credit reference agency's services. Hang Seng reserves the right for providing the service. For the online applications without 10-seconds approval-in-principle approval results provided, the bank would contact the applicants in two working days. 10-seconds approval-in-principle approval result is generated according to the information provided by applicants in online application, the internal records of Hang Seng and credit information provided by credit reference agency. The 10-seconds approval-in-principle approval result is subject to the supporting documents provided by applicant and final review and approval by Hang Seng. Hang Seng reserves the right for approving a lesser amount of the 10-seconds approval-in-principle approval result or reject the application without giving any reason therefor.
3. The digital ID verification and e-Sign service is subject to the devices and internet performance of customers, the availability and stability of the bank's related systems and servers. Also, the applicant's connected party(ies) has/ have to be physically located in Hong Kong when completing digital ID verification and e-Sign. Hang Seng reserves the right for providing the service.

Exclusive Account Opening Offers**General Terms and Conditions:**

1. These Exclusive Account Opening Offers ("Offers") are offered by Hang Seng Bank Limited ("Hang Seng" or the "Bank") from 1 July 2026 to 31 December 2026, both dates inclusive ("Promotion Period").
2. These Offers are only applicable to new Hang Seng commercial customers recommended by Nova which receive an invitation from Hang Seng during the Promotion Period (each an "Eligible Customer"), and shall exclude (a) existing Hang Seng commercial customers which hold any Standalone Account or Business Integrated Account of any account status (collectively the "Accounts") with Hang Seng; (b) customers which closed any Account with Hang Seng from 1 January 2026 to 30 June 2026; and (c) customers whose Accounts were terminated by Hang Seng at any time.
3. An Administration Fee will be charged for each account application submitted which is non-refundable regardless of whether the account is successfully opened or not, unless the Eligible Customer is entitled to any waiver or discount of Administration Fee under these Offers.
4. Each Eligible Customer must enter the relevant promotional code in the designated field in the online account opening form to enjoy the Offers. If the promotional code has not been entered before the online account opening form is submitted, the Eligible Customer will no longer be entitled to the Offers, and cannot request for a refund of any amount paid under such circumstance.
5. If the promotional code has been correctly entered in the designated field in the online account opening form and the full Administrative Fee is paid by online payment method, and the Eligible Customer is entitled to any Administrative Fee waiver or discount under these Offers, any excess amount of Administrative Fees paid will be refunded to the relevant account within 90 days after the account is successfully opened.
6. Hang Seng will determine the eligibility of each commercial customer to be an Eligible Customer, and each Eligible Customer's eligibility to the Offers at its sole discretion based on the records held with Hang Seng. In case of any dispute, Hang Seng's decision shall be final and conclusive.
7. In case of any dispute relating to these Offers, the decision of Hang Seng on all matters shall be final, conclusive and binding on all the parties concerned.
8. Hang Seng reserves the right to suspend, vary or terminate these Offers and the relevant offers at any time, and to amend these Terms and Conditions from time to time without prior notice.
9. No person other than the Eligible Customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.

A. Biz Virtual+ Account Administrative Fee Waiver and first 12 months Monthly Fee Waiver (equivalent to a value of HKD2,400)

13. Each Eligible Customer which successfully opened a Biz Virtual+ Account during the Promotion Period will be entitled to an Administrative Fee waiver and a monthly service fee waiver for the first TWELVE(12) months starting from the month of successful opening of such Biz Virtual+ Account.
14. When the monthly service fee waiver ends, the charging of monthly service fee will resume in respect of the Biz Virtual+ Account. For the current monthly service fee, please visit www.hangseng.com > Business > Bank's Prevailing Tariff. If the Total Relationship Balance of an Eligible Customer's Biz Virtual+ Account equals HKD50,000 or above in a particular month, the monthly service fee will be waived for that month.
15. "Total Relationship Balance" means the monthly aggregate balance of the daily average of a customer's deposits, gold accounts, securities, investment funds, utilized overdraft facilities, credit card cash advances and the outstanding balance of loans (except mortgage loans), trade finance and Hang Seng MPF Balance and the premiums paid for that month for designated general insurance plans distributed by Hang Seng as an agent.

B. IBS Account 50% off Administrative Fee Offer and first 6 months Monthly Fee Waiver (equivalent to a value of HKD1,200)

16. Each Eligible Customer which successfully opened an Integrated Business Solutions Account ("IBS Account") during the Promotion Period will be entitled to a 50% off Administrative Fee offer and a monthly service fee waiver for the first SIX(6) months starting from the month of successful opening of such IBS Account.
17. When the monthly service fee waiver ends, the charging of monthly service fee will resume in respect of the IBS Account. For the current monthly service fee, please visit www.hangseng.com > Business > Bank's Prevailing Tariff. If the Total Relationship Balance of an Eligible Customer's IBS Account equals HKD100,000 or above in a particular, the monthly service fee will be waived for that month. Please see Clause 15 above for the definition of "Total Relationship Balance".

2026 New to Bank Promotion Offer Terms and Conditions

Regarding the terms and conditions of New to Bank Promotion offer, please refer to the following Hang Seng Bank webpage:

Biz Virtual+ Account

www.hangseng.com > Business > Your Business Essentials > Account: Biz Virtual+ Account > Details > Terms and conditions of the Power Up Welcome Offer

Integrated Business Solutions Account

www.hangseng.com > Business > Your Business Essentials > Account: IBS Account > Details > Terms and conditions of the Power Up Welcome Offer