



恒生銀行
HANG SENG BANK

Dear Customers:

On 23 June(Thursday) the UK Government will hold a referendum on the UK's continued membership of the European Union. FX rates will be volatile with thin liquidity during 23-24 Jun, especially for GBP, EUR, and so on.

During such period, Hang Seng Bank(China) will continue to provide the FX exchange service to customer. But considering above potential impact through the whole global market, Hang Seng Bank(China) will take below arrangement.

1. We will temporarily adjust the FX exchange rate spread. Due to this adjustment, the FX exchange rate spread may be significantly higher than the normal level.
2. Above temporary adjustment will be cancelled after the market become stable.

Please well-arrange your related business and control the risk.

Hang Seng Bank(China)

Jun 23rd, 2016