



Cumulative Limit for Unionpay RMB Card Cash Withdrawal via Overseas Unionpay ATM

Dear Customer,

According to latest notice from State Administration of Foreign Exchange and China Unionpay Company, new transactions limits for Unionpay RMB card cash withdrawal via overseas (including Hong Kong, Macao and Taiwan) Unionpay ATM will come into effect from 1 Oct 2015. That is, for cash withdrawal via overseas Unionpay ATM,

- 1) during 1 Oct to 31 Dec 2015, cumulative transaction amount for each card shall not exceed RMB 50,000 or equivalent;
- 2) from 1 Jan 2016, cumulative transaction amount for each card shall not exceed RMB 100,000 or equivalent per year.

Any ATM cash withdrawal exceeding the above limits will be rejected by Unionpay system. The current daily limit of RMB 10,000 or equivalent per card for cash withdrawal via overseas Unionpay ATM remains unchanged.

Hang Seng Bank (China) Limited

15 October 2015