

綜合戶口結單 STATEMENT OF INTEGRATED ACCOUNT

Branch 分行 POLYTECHNIC U (222)

Bank code 銀行編號 024

Page 1 of 3

MR NG HON MING
RM 3, 6/F
JOY FAT MANSION
522 QUEEN'S ROAD WEST
HONG KONG

Account Number	戶口號碼	222-201295-882
Statement Date	日期	22 Dec 2018

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The current account no. suffix (last 3 digits) is 001. Please check the balance and arrange transfer if necessary before cheque issuance.
請留意綜合戶口之往來戶口號碼字尾(即最後3位數字)為001。請於發出支票前查看結餘，如有需要，請安排轉帳。

FINANCIAL POSITION 財務狀況			As at 截至 22 Dec 2018
In HKD Equivalent 以港幣等值計算			
	Integrated Account 綜合戶口	Others 其他戶口	Total 總計
Deposits 存款	198,762.86	6.67	198,769.53
Credit Cards 信用卡	0.00	78,142.16DR	78,142.16DR
Net Position 淨額	198,762.86	78,135.49DR	120,627.37
ACCOUNT NET POSITION & TOTAL RELATIONSHIP BALANCE 戶口淨額和「全面理財總值」			HKD Equivalent 港幣等值
Integrated Account Net Position 綜合戶口淨額*	As at statement date 「截至月結單發出當天」		198,762.86
Total Relationship Balance 「全面理財總值」#	As in Nov/2018 「截至2018年11月份」		122,798.18
<p>* Equal to the net balance of sub-total of Deposits, Investment and Overdraft of the Integrated Account. 此金額乃綜合戶口之所有存款，投資和透支之總和。 # The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit card cash advances, outstanding balance of personal loans and the accumulated premiums paid for the designated life insurance plans distributed by Hang Seng Bank as an agent as well as Hang Seng MPF balance. For sole name Integrated Account holders, their other joint name account(s) will also be included. # 「全面理財總值」包括客戶名下所有戶口每月之存款、黃金戶口、證券、基金、已動用之透支額、信用卡現金透支及私人貸款結欠金額之每日平均總和以及經由恒生銀行代理銷售的指定人壽保險計劃之已繳累積保費及恒生強積金結餘。如綜合戶口為單名持有，客戶之其他聯名戶口亦計算在內。</p>			

*** Please call 24-Hour Customer Service Hotline shown on the back of your card and contact customer service representative for details.
*** 請致電列印於卡背之24小時客戶服務熱線與客戶服務員聯絡查詢有關詳情。

FINANCIAL REMINDER 財務提要

The financial reminder set out below serves as a reminder of some major items (a maximum of the 12 most recent items) but may not represent complete information on all your financial obligations within this statement cycle. You are reminded to check all relevant statements and documents.
財務日誌僅彙列主要項目(最多為最近之十二個項目)，可能未涵蓋此結單周期內閣下之所有財務責任，敬請查核閣下所有有關之結單及文件。

Date	Item	Account / Policy Number
日期	事項	戶口/保單號碼
2 Jan 2019	VISA Platinum Card V I S A 白金卡	4006 1210 0265 6775

Exchange Rate 匯率

USD 7.827050 AUD 5.569337 CNY 1.135211 EUR 8.972539

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Page 2 of 3

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ACCOUNT SUMMARY 戶口概覽

DEPOSIT SERVICES 存款服務	Account Number 戶口號碼	CCY 貨幣	Overdraft Limit 透支額	Balance 結餘 (DR=Debit 結欠)	HKD Equivalent 港幣等值 (DR=Debit 結欠)
Integrated Account 綜合戶口	222-201295-882				
HKD Statement Savings	港幣儲蓄	HKD		191,775.36	191,775.36
Current	往來	HKD		5,956.92	5,956.92
Foreign Currency Savings	外幣儲蓄	AUD		70.87	394.70
		USD		80.73	631.88
		EUR		0.07	0.63
		CNY		2.97	3.37
Sub-total	戶口總計				198,762.86
Other Account 其他戶口					
HKD Savings	港幣儲蓄	HKD		6.67	6.67
Sub-total	戶口總計				6.67
Total	總計				198,769.53

Information updates of cards are up to one working day before the statement date. 卡資料乃截至月結單發出前一個工作天。

CARD TYPE 卡類別	Account Number 戶口號碼	CCY 貨幣	Credit Limit 信用額	Balance 結餘 (DR=Debit 結欠)	HKD Equivalent 港幣等值 (DR=Debit 結欠)
VISA Platinum Card VISA白金卡	4006 1210 0265 6775	HKD	110,000.00	78,142.16DR	78,142.16DR
Renminbi Gold Card 人民幣金卡	6223 7710 0581 9903	CNY	20,000.00	0.00	0.00

*** For any enquiries on the above card account(s), please call 24-Hour Customer Service Hotline shown on the back of your card and contact customer service representative for details.

*** 如對以上卡類戶口有任何查詢，請致電列印於卡背之24小時客戶服務熱線與客戶服務員聯絡查詢有關詳情。

HANG SENG MANDATORY PROVIDENT FUND	Employer ID / Pay Centre ID / Member- ship No. 僱主編號/付 款中心編號/ 強積金成員 編號	Name of Constituent Fund 成分基金名稱	As at 截至	CCY 貨幣	Unit Price 單位價格	Mandatory Balance 強制供款結餘	Employer AVC Balance 僱主自願供款結餘	Employee AVC Balance 僱員自願供款結餘
恒生強積金								
SuperTrust Plus 智選計劃	PERSONAL 個人賬戶 PR01 380026448	ANEF 亞太股票基金	20 Dec 2018	HKD	26.92	2,770.31	0.00	0.00
		NAEF 北美股票基金	20 Dec 2018	HKD	14.33	642.56	0.00	0.00
					Sub-total	3,412.87	0.00	0.00
Total 總計								3,412.87

Remarks: The Employer Additional Voluntary Contributions(AVC) Balance may be subject to a vesting scale.

備註：上述僱主自願供款結餘須參照有關僱主自願性供款歸屬比例之規則。

TRANSACTION HISTORY 進支紀錄
Integrated Account Statement Savings 綜合戶口 -- 儲蓄戶口

Date 日期	Transaction Details 進支詳情	Deposit 存入	Withdrawal 支出	Balance 結餘 (DR=Debit 結欠)
22 Nov	B/F BALANCE	承上結餘		80,454.05
23 Nov	PVCCH SI PAYMENT SUS 4201840014949869 BNP P H K BRANCH SALARY	自動轉賬支出 薪金	766.27	150,509.78
26 Nov	CREDIT INTEREST	存款利息		150,521.35
29 Nov	ATM WITHDRAWAL (29NOV18)	自動櫃員機提款	3,500.00	147,021.35

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Page 3 of 3

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Integrated Account Statement Savings 綜合戶口 -- 儲蓄戶口

Date 日期	Transaction Details 進支詳情	Deposit 存入	Withdrawal 支出	Balance 結餘 (DR=Debit 結欠)
3 Dec	CREDIT CARD PAYMENT 4006121002656775 CR TO 222-1-025428 NC0373147713(03DEC18)	通知支賬	23,269.64	
6 Dec	ATM WITHDRAWAL (06DEC18)	通知支賬	18,800.00	104,951.71
7 Dec	CITIBANK (H.K.) LTD. 5520040000988309	自動櫃員機提款	3,500.00	101,451.71
12 Dec	AXA CHINA R I CO LTD SUNDRY CR	自動轉賬支出	127.50	101,324.21
17 Dec	ATM WITHDRAWAL (17DEC18) CR TO 222-1-025428 NC1778474149(17DEC18)	自動轉賬存入 自動櫃員機提款	15,000.00 3,500.00	116,324.21
18 Dec	EPS135644 (18DEC18) HONG KONG LICENSING	通知支賬	2,300.00	110,524.21
20 Dec	ATM WITHDRAWAL (18DEC18) BNP P H K BRANCH SALARY	易辦事電子轉賬 自動櫃員機提款 薪金	900.00 2,500.00	107,124.21
21 Dec	BNP PARIBAS HK BR 00787003 PVCCH SI PAYMENT SUS	通知入賬	14,039.24	191,985.45
22 Dec	4201840014949869 C/F BALANCE	自動轉賬支出 今期結餘	210.09	191,775.36 191,775.36
	Transaction Summary	進支摘要	170,694.81	
	Credit Interest Accrued	累積存款利息	12.45	

Integrated Account Current 綜合戶口 -- 往來戶口

Date 日期	Transaction Details 進支詳情	Deposit 存入	Withdrawal 支出	Balance 結餘 (DR=Debit 結欠)
22 Nov	B/F BALANCE	承上結餘		5,956.92
22 Dec	C/F BALANCE	今期結餘		5,956.92
	Transaction Summary	進支摘要	0.00	0.00

Integrated Account FCY Savings 綜合戶口 -- 外幣儲蓄戶口

CCY 貨幣	Date 日期	Transaction Details 進支詳情	Deposit 存入	Withdrawal 支出	Balance 結餘 (DR=Debit 結欠)
AUD	22 Nov	B/F BALANCE	承上結餘		70.87
	22 Dec	C/F BALANCE	今期結餘		70.87
		Credit Interest Accrued	累積存款利息	0.01	
USD	22 Nov	B/F BALANCE	承上結餘		80.73
	22 Dec	C/F BALANCE	今期結餘		80.73
EUR	22 Nov	B/F BALANCE	承上結餘		0.07
	22 Dec	C/F BALANCE	今期結餘		0.07
CNY	22 Nov	B/F BALANCE	承上結餘		2.97
	22 Dec	C/F BALANCE	今期結餘		2.97