



綜合戶口結單 Statement of Integrated Account

Branch 分行 CHINESE UNIVERSITY (290)

Bank code 銀行編號 024

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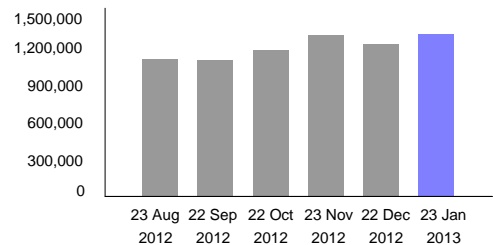
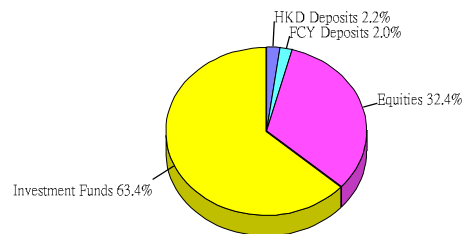
MR YIP HOI MAN
RM 13, 16/F, BLK K
KORNHILL
HONG YUE STREET
QUARRY BAY HK

Account Number	戶口號碼	290-090307-882
Statement Date	日期	23 Jan 2013

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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，請安排轉賬。

FINANCIAL POSITION 財務狀況				As at 截至 23 Jan 2013
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	53,953.04	0.01	53,953.05
Investments	投資	1,233,840.04	0.00	1,233,840.04
Credit Cards	信用卡	0.00	23,315.07 DR	23,315.07 DR
Net Position	淨額	1,287,793.08	23,315.06 DR	1,264,478.02
Total Asset Allocation 總資產分佈				
		Total 總計		
HKD Deposits	港幣存款	28,818.73		
FCY Deposits	外幣存款	25,134.32		
Equities	股票	417,252.78		
Investment Funds	基金	816,587.26		
Total	總計	1,287,793.09		
Total Asset Trends 總資產走勢				
Date 日期		Total 總計		
23 Aug 2012		1,087,376.40		
22 Sep 2012		1,084,953.09		
22 Oct 2012		1,163,656.95		
23 Nov 2012		1,280,916.53		
22 Dec 2012		1,212,929.67		
23 Jan 2013		1,287,793.09		



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」	1,287,793.08
Total Relationship Balance	「全面理財總值」#	As in Dec/2012	「截至2012年12月份」	1,237,504.85
<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。</p> <p># 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. For customer who has successfully registered for the Prestige Banking Combined Total Relationship Balance Service, the Average Daily Total Relationship Balance of your Integrated Accounts in Hang Seng Bank (China) Limited (in Hong Kong Dollar equivalent) is also included in the Total Relationship Balance shown above.</p> <p># 「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> <p>如客戶成功申請「優越理財合併賬戶總額」服務，客戶於恒生銀行(中國)有限公司名下之綜合戶口「日均賬戶總額」(港幣等值)亦會計算於上述「全面理財總值」之內。</p>				

Exchange Rate 匯率
USD 7.753450 JPY 0.087773 EUR 10.309763



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FINANCIAL REMINDER 財務提要

The financial reminder set out below will serve as a reminder to some major items but may not represent complete information of all your financial obligations within this statement cycle. You are reminded to check with your relevant statement or document.
財務日誌只供閣下參考之用，由於可能未包括閣下於下一結單週期內之所有財務責任，敬請核實有關結單或文件。

Date	Item	Account / Policy Number	Date	Item	Account / Policy Number
日期	事項	戶口/保單號碼	日期	事項	戶口/保單號碼
5 Feb 2013	enJoy VISA Platinum enJoy VISA白金卡	4557 2810 0431 3909	14 Feb 2013	VISA Platinum Card VISA白金卡	4006 1210 0385 1300

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	290-090307-882				
HKD Statement Savings	港幣儲蓄	HKD		27,937.38	27,937.38
Current	往來	HKD		881.34	881.34
Foreign Currency Savings	外幣儲蓄	JPY		58,002	5,091.02
		USD		2,000.00	15,506.90
		EUR		440.01	4,536.40
Sub-total	戶口總計				53,953.04
Other Account 其他戶口					
HKD Savings	港幣儲蓄	HKD		0.01	0.01
Sub-total	戶口總計				0.01
Total	總計				53,953.05

Information updates on investment services are based on account balance (including the unit balance of unsettled redemption/sell transactions, but excluding the unit balance of unsettled subscription/buy transactions) as at the statement date and are for reference only.

有關投資服務的資料乃根據截至月結單發出日之戶口結餘(包括並未結算之贖回/賣出交易單位結餘，但不包括未結算之認購/買入交易單位結餘)並只供參考之用。

INVESTMENT SERVICES 投資服務	Account Number 戶口號碼	CCY 貨幣	Balance 結餘 (DR=Debit 結欠)	HKD Equivalent 港幣等值 (DR=Debit 結欠)
Integrated Account 綜合戶口	290-090307-882			
Equities	股票	HKD	417,252.78	417,252.78
Investment Funds	基金	HKD	816,587.26	816,587.26
Sub-total	戶口總計			1,233,840.04
Total	總計			1,233,840.04

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 0385 1300	HKD	141,000.00	7,962.79 DR	7,962.79 DR
enJoy VISA Platinum enJoy VISA白金卡	4557 2810 0431 3909	HKD	80,000.00	15,352.28 DR	15,352.28 DR
Hang Seng CUP Platinum Card 恒生銀聯白金卡	6250 2610 0133 6140	HKD	80,000.00	0.00	0.00

INSURANCE 保險	Policy Number 保單號碼	CCY 貨幣	Sum Insured / Benefit * 保障額 *	Regular Premium ^ 定期保費 ^
General Insurance 一般保險				



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INSURANCE 保險	Policy Number 保單號碼	CCY 貨幣	Sum Insured / Benefit * 保障額 *	Regular Premium ^ 定期保費 ^
Travelsure Protection Plan 旅遊綜合保障計劃	O-07-21-5751616-813	HKD	1,000,000.00	Expired 期滿

* The Sum Insured / Benefit of below plans refer:

- Monthly Income Retirement Plan, Flexi-Income Life Insurance Plan, Income-Select Insurance Plan, Income Step-up Life Insurance Plan, Smart Income Life Insurance Plan, Step-Up Income Life Insurance Plan, Target Income Life Insurance Plan and SaviourLife Annuity Life Insurance Plan refers to Total Guaranteed Income of the Plan.
- 3-Year Target Life Insurance Plan and ProsperDragon (RMB) Life Insurance Plan refers to Guaranteed Cash Value at maturity.
- RewardYou Life Insurance Plan refers to Guaranteed Cash Bonus.
- 100% Refundable Hospital Cash Life Insurance Plan, Refundable Cancer Protection Life Insurance Plan, CancerGuard Refundable Life Insurance Plan, Refundable Accident Protection Life Insurance Plan and SurgicalGuard Refundable Life Insurance Plan refer to the Death Benefit of the Plan. Please refer to the definition of Death Benefit in the policy provisions for details.

*以下計劃的保障額指:

- 「月薪退休保」計劃、「靈活入息保」人壽保險計劃、「自選入息保」人壽保險計劃、「增長入息保」人壽保險計劃、「智選入息保」人壽保險計劃、「躍進入息保」人壽保險計劃、「目標入息保」人壽保險計劃及「悅•享連連」年金人壽保險計劃的保障額指總保證入息。
- 「三年目標保」人壽保險計劃及「龍騰」(人民幣)人壽保險計劃的保障額指保單期滿時保證現金價值。
- 「夢•賞年年」人壽保險計劃的保障額指該計劃的保證現金獎賞。
- 100%「保費回贈住院現金」人壽保險計劃、「癌症周全保」保費回贈人壽保險計劃、「倍開心」保費回贈癌症保障人壽保險計劃、「保費回贈意外保」人壽保險計劃及「倍安康」手術現金保費回贈人壽保險計劃的保障額指該計劃的身故保障，詳情請參閱保單內身故保障之定義。

^ For life insurance plan and applicable for regular premium only, the amount shown will be zero if the policy is paid up and no more regular premium is required.

^ 如該人壽保險計劃保單(只限定期保費)已繳清保費及無須再繳付任何定期保費，數值將顯示為零。

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 Dec	B/F BALANCE	承上結餘		22,518.98
24 Dec	CREDIT INTEREST	存款利息	0.93	
	DAIWA C M H K LTD			
	SALARY	薪金	85,500.00	108,019.91
28 Dec	PPS521428 (28DEC12)			
	STANDARD CHARTERED C	易辦事電子轉賬	653.00	
	PPS245014 (28DEC12)			
	BOC CREDIT CARD	易辦事電子轉賬	818.00	
	THE OPEN UNIV OF HK			
	PTO	自動轉賬存入	934.00	107,482.91
31 Dec	CUSTODIAN FEE SEC			
	290090307085	銀行費用	15.00	
	PPS024735 (31DEC12)			
	AEON CREDIT SERVICE	易辦事電子轉賬	1,147.40	106,320.51
2 Jan	CR TO 290-090307-001			
	N10175979259(01JAN13)	通知支賬	4,400.00	
	MSIG INS (HK) LTD			
	48614000	通知入賬	350.00	
	MSIG INS (HK) LTD			
	48613900	通知入賬	528.00	102,798.51
7 Jan	CREDIT CARD PAYMENT			
	4557281004313909	通知支賬	15.90	102,782.61
11 Jan	PPS954758 (11JAN13)			
	AMERICAN EXPRESS CAR	易辦事電子轉賬	8,345.90	
	PPS263771 (11JAN13)			
	BOC CREDIT CARD	易辦事電子轉賬	261.00	94,175.71
14 Jan	PPS664158 (14JAN13)			
	DBS BANK (HONG KONG)	易辦事電子轉賬	258.00	
	CREDIT CARD PAYMENT			
	4006121003851300	通知支賬	4,135.00	
	ATM WITHDRAWAL (13JAN13)	自動櫃員機提款	500.00	89,282.71
15 Jan	REG INVESTMENT PLAN			
	290090307382	自動轉賬支出	3,000.00	86,282.71
16 Jan	AMER INT'L AS CO(B)L			
	B029688513	保險費	3,876.45	
	AIA CO (BERMUDA) LTD			
	B039941062	自動轉賬支出	6,460.75	
	ATM WITHDRAWAL (16JAN13)	自動櫃員機提款	600.00	75,345.51
17 Jan	MSIG INS (HK) LTD			
	49098700	通知入賬	550.00	
	MSIG INS (HK) LTD			
	49098600	通知入賬	587.00	76,482.51
21 Jan	ATM TRANSFER TO			
	042-718395-833 (21JAN13)	自動櫃員機轉支	50,000.00	
	ATM WITHDRAWAL (21JAN13)	自動櫃員機提款	7,000.00	
	ATM WITHDRAWAL (21JAN13)	自動櫃員機提款	1,100.00	18,382.51



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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)
23 Jan	N12380514253 - SELL FCY/GOLD/INV FUND 沽外匯/金/基金	10,432.87		
	CR TO 290-090307-001			
23 Jan	N12380598293(23JAN13) C/F BALANCE 通知支賬 今期結餘		878.00	27,937.38 27,937.38
	Transaction Summary 進支摘要	98,882.80	93,464.40	
	Credit Interest Accrued 累積存款利息	1.52		

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 Dec	B/F BALANCE 承上結餘			4.66
31 Dec	CHEQUE 579233 支票提款		4,400.00	4,395.34 DR
2 Jan	FROM YIP HOI MAN N10175979259(01JAN13) 通知入賬	4,400.00		4.66
21 Jan	21DEC12 TO 20JAN13 DEBIT INTEREST 透支利息		1.32	3.34
23 Jan	FROM YIP HOI MAN N12380598293(23JAN13) 通知入賬	878.00		881.34
23 Jan	C/F BALANCE 今期結餘			881.34
	Transaction Summary 進支摘要	5,278.00	4,401.32	

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)
JPY	22 Dec	B/F BALANCE 承上結餘			58,000
	24 Dec	CREDIT INTEREST 存款利息	2		58,002
	23 Jan	C/F BALANCE 今期結餘			58,002
USD	22 Dec	B/F BALANCE 承上結餘			4,437.22
	24 Dec	WITHDRAWAL 提款		2,500.00	1,937.22
	2 Jan	DEPOSIT 存款	1,410.00		3,347.22
	23 Jan	WITHDRAWAL 提款		1,347.22	2,000.00
	23 Jan	C/F BALANCE 今期結餘			2,000.00
EUR	22 Dec	B/F BALANCE 承上結餘			440.00
	24 Dec	CREDIT INTEREST 存款利息	0.01		440.01
	23 Jan	C/F BALANCE 今期結餘			440.01

MESSAGES 訊息

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