



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	22 Oct 2012

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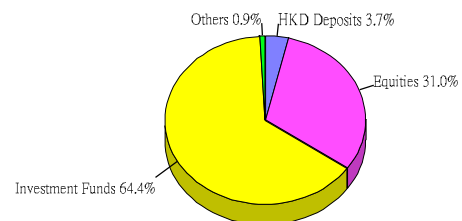
The current account no. suffix (last 3 digits) is 001. Please check the balance and arrange transfer if necessary before cheque issuance.
請留意綜合戶口之往來戶口號碼字尾(即最後3位數字)為001。請於發出支票前查看結餘, 如有需要, 請安排轉賬。

FINANCIAL POSITION 財務狀況 As at 截至 22 Oct 2012
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	53,396.56	0.01	53,396.57
Investments	投資	1,110,260.38	0.00	1,110,260.38
Credit Cards	信用卡	0.00	8,613.71 DR	8,613.71 DR
Net Position	淨額	1,163,656.94	8,613.70 DR	1,155,043.24

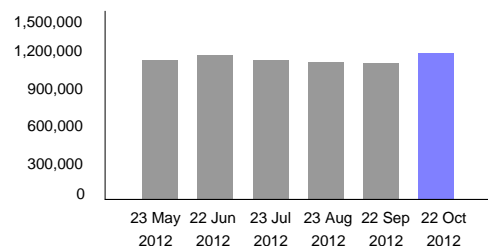
Total Asset Allocation 總資產分佈

		Total 總計
HKD Deposits	港幣存款	43,292.24
Equities	股票	360,447.79
Investment Funds	基金	749,812.59
Others	其他	10,104.33
Total	總計	1,163,656.95



Total Asset Trends 總資產走勢

Date 日期	Total 總計
23 May 2012	1,112,218.24
22 Jun 2012	1,145,974.77
23 Jul 2012	1,109,731.13
23 Aug 2012	1,087,376.40
22 Sep 2012	1,084,953.09
22 Oct 2012	1,163,656.95



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」	1,163,656.94
Total Relationship Balance	「全面理財總值」#	As in Sep/2012	「截至2012年9月份」	1,097,377.72

* 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.
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.
「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。
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。

Exchange Rate 匯率

USD 7.750350 JPY 0.097409 EUR 10.118469



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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 Nov 2012	enJoy VISA Platinum enJoy VISA 白金卡	4557 2810 0431 3909	12 Nov 2012	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		43,058.28	43,058.28
Current	往來	HKD		233.95	233.95
Foreign Currency Savings	外幣儲蓄	JPY		58,000	5,649.72
		USD		0.32	2.48
		EUR		440.00	4,452.13
Sub-total	戶口總計				53,396.56
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				53,396.57

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	360,447.79	360,447.79
Investment Funds	基金	HKD	749,812.59	749,812.59
Sub-total	戶口總計			1,110,260.38
Total	總計			1,110,260.38

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	4,205.71 DR	4,205.71 DR
enJoy VISA Platinum enJoy VISA 白金卡	4557 2810 0431 3909	HKD	80,000.00	4,408.00 DR	4,408.00 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

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 Sep	B/F BALANCE	承上結餘		31,455.20
25 Sep	PPS137424 (25SEP12)			
	BOC CREDIT CARD	易辦事電子轉賬	137.00	



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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)
26 Sep	DAIWA C M H K LTD SALARY 薪金	85,500.00		
28 Sep	CASH WITHDRAWAL 提取現金		40,000.00	76,818.20
	CREDIT INTEREST 存款利息	1.46		76,819.66
	PPS450641 (28SEP12)			
	STANDARD CHARTERED C 易辦事電子轉賬		1,329.00	
	PPS451348 (28SEP12)			
	STANDARD CHARTERED C 易辦事電子轉賬		374.04	
	PPS143762 (28SEP12)			
	BOC CREDIT CARD 易辦事電子轉賬		6,941.00	
29 Sep	THE OPEN UNIV OF HK PARTTIME FEE 薪金	6,490.00		74,665.62
	PPS127354 (29SEP12)			
	AEON CREDIT SERVICE 易辦事電子轉賬		726.70	73,938.92
3 Oct	ATM WITHDRAWAL (30SEP12) 自動櫃員機提款		400.00	73,538.92
8 Oct	CREDIT CARD PAYMENT 通知支賬		480.00	73,058.92
	4557281004313909			
11 Oct	CORP EVT PAYMENT SEC 通知證券入賬	282.50		73,341.42
	290090307085SHUI ON LAND			
12 Oct	PPS908619 (12OCT12)			
	AMERICAN EXPRESS CAR 易辦事電子轉賬		9,609.20	63,732.22
15 Oct	REG INVESTMENT PLAN 自動轉賬支出		3,000.00	
	290090307382			
	PPS512130 (15OCT12)			
	DBS BANK (HONG KONG) 易辦事電子轉賬		258.00	
	CREDIT CARD PAYMENT 通知支賬		8,561.88	51,912.34
16 Oct	4006121003851300			
	SAFE CUSTODY FEE 自動轉賬支出		15.00	
	290090307085			
	AMER INT'L AS CO(B)L 保險費		3,877.15	
	B029688513			
	AIA CO (BERMUDA) LTD 自動轉賬支出		6,461.91	41,558.28
	B039941062			
20 Oct	PPS128871 (20OCT12)			
	BOC CREDIT CARD 易辦事電子轉賬		4,500.00	37,058.28
22 Oct	QDM CASH DEP (20OCT12) 存款快一存入現金	6,000.00		43,058.28
22 Oct	C/F BALANCE 今期結餘			43,058.28
	Transaction Summary 進支摘要	98,273.96	86,670.88	
	Credit Interest Accrued 累積存款利息	0.96		

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 Sep	B/F BALANCE 承上結餘			233.95
22 Oct	C/F BALANCE 今期結餘			233.95
	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)
JPY	22 Sep	B/F BALANCE 承上結餘			58,000
	22 Oct	C/F BALANCE 今期結餘			58,000
		Credit Interest Accrued 累積存款利息		1	
USD	22 Sep	B/F BALANCE 承上結餘			0.32
	22 Oct	C/F BALANCE 今期結餘			0.32
EUR	22 Sep	B/F BALANCE 承上結餘			440.00
	22 Oct	C/F BALANCE 今期結餘			440.00

MESSAGES 訊息

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於 hangseng.com/edm 的網上表格登記閣下之電郵地址,有機會贏取Samsung Galaxy Note II 智能電話或HK\$1,000現金券。