Hang Seng Business e-Banking User Guide
Commercial Card Application with a Priority Approval Offer

Important Reminder

Priority Approval Offers are for selected customers only.

Only the **Principal Company** can apply for Commercial Card. The company must be a **Sole Proprietorship**, **Partnership**, or **Limited Company** incorporated in Hong Kong.

This application will require authorisation via e-Approval. Each approver of the application instruction must be either a **Hang Seng Business e-Banking Primary User** or a **new smart HKID holder**. If this is not the case, please submit the application via Hang Seng Business Online Application Platform.

Steps for Applying for Commercial Card(s) with a Priority Approval Offer

STEP 1 Open the Page

1. Click **Card Services** on the side menu after logging in to **Hang Seng Business e-Banking**.

2. Go to **Commercial Card > Application**.

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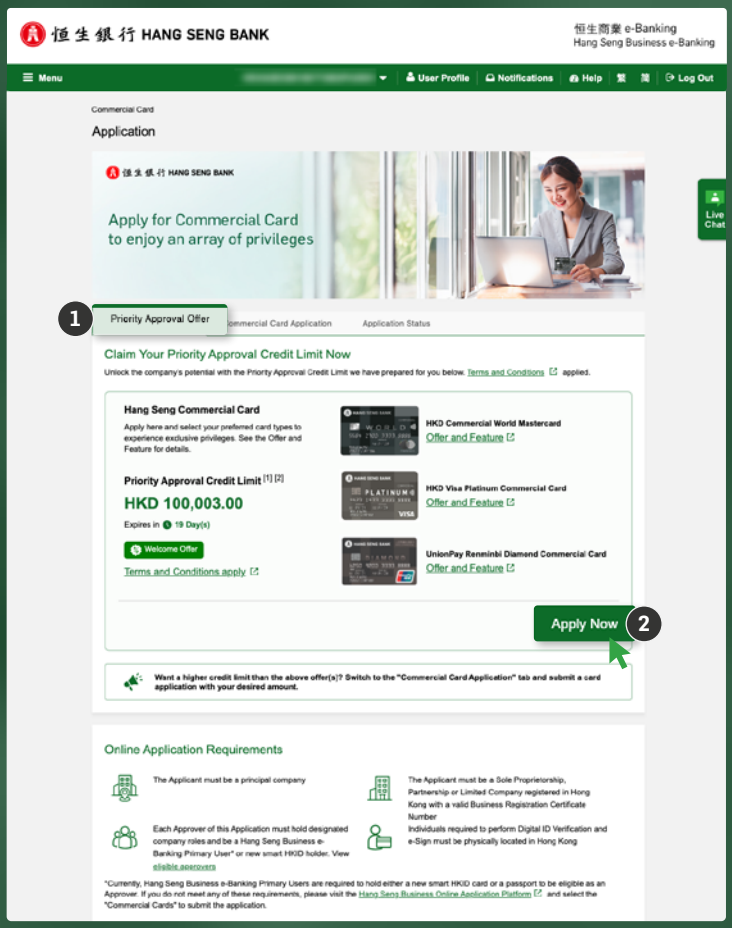
STEP 2 Review the Priority Approval Credit Limit and Requirements

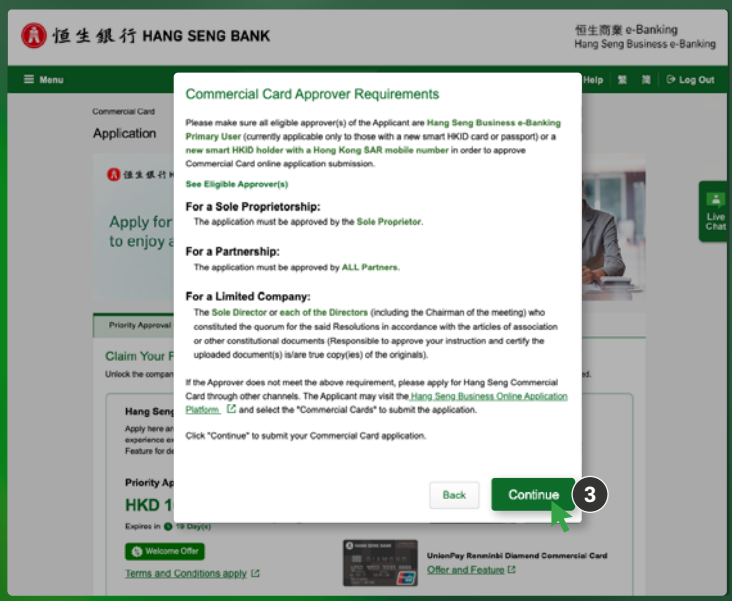
1. View your Priority Approval Credit Limit and various Commercial Card types under the **Priority Approval Offer** tab. Also, note the approver and cardholder requirements listed under **Online Application Requirements**.

2. Click **Apply Now**.

3. Read the **Commercial Card Approver Requirements** for different company types and click **Continue** to proceed.

*Note:
If you want a higher credit limit, switch to the Commercial Card Application tab and submit a card application with your desired amount. For detailed procedures, please refer to the Commercial Card Application User Guide.





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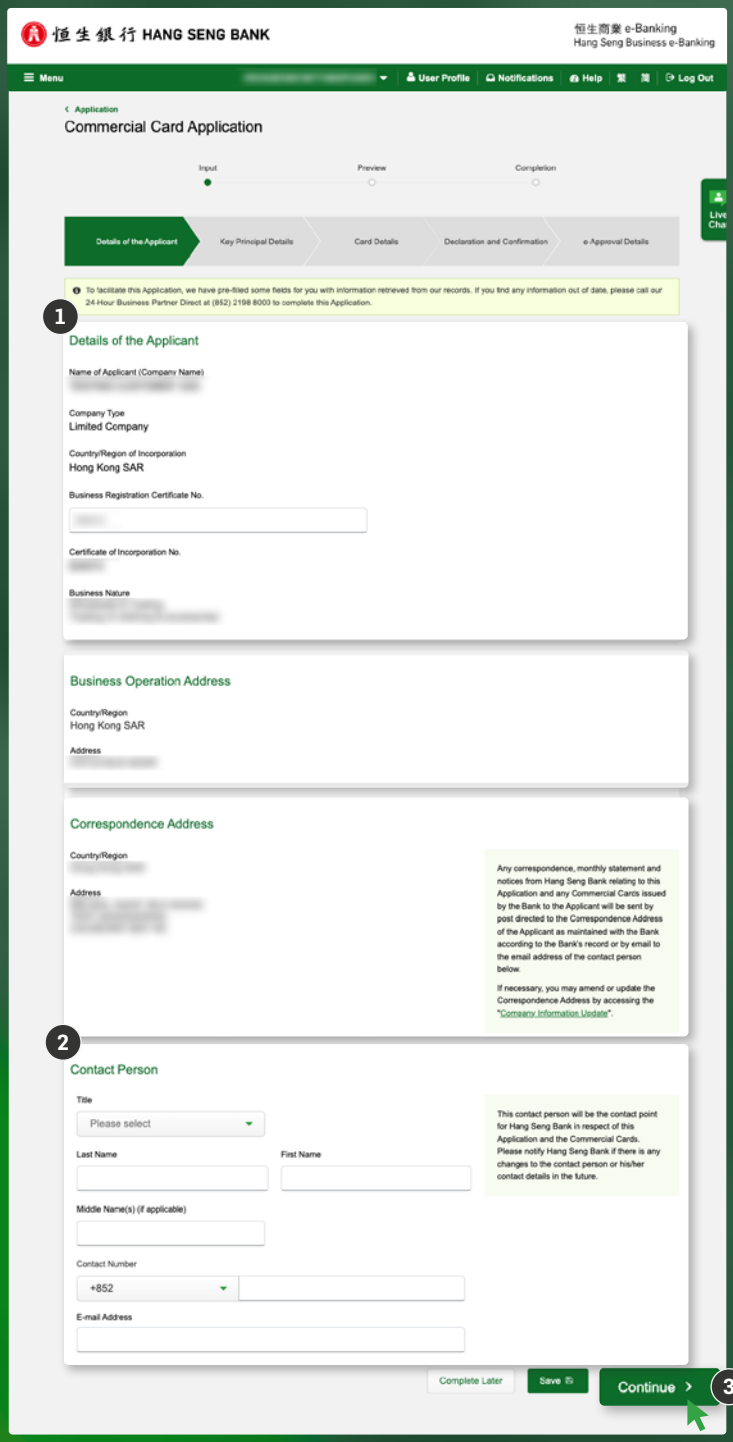
STEP 3 Enter Applicant Details

1. Check the prefilled **Details of the Applicant, Business Operation Address** and **Correspondence Address**.
2. Enter information for the **Contact Person** responsible for any application or card-related matters.
3. Click **Continue** to proceed.



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STEP 4 Enter Key Principal Details

1. Read the **Application Requirements** for your company type.

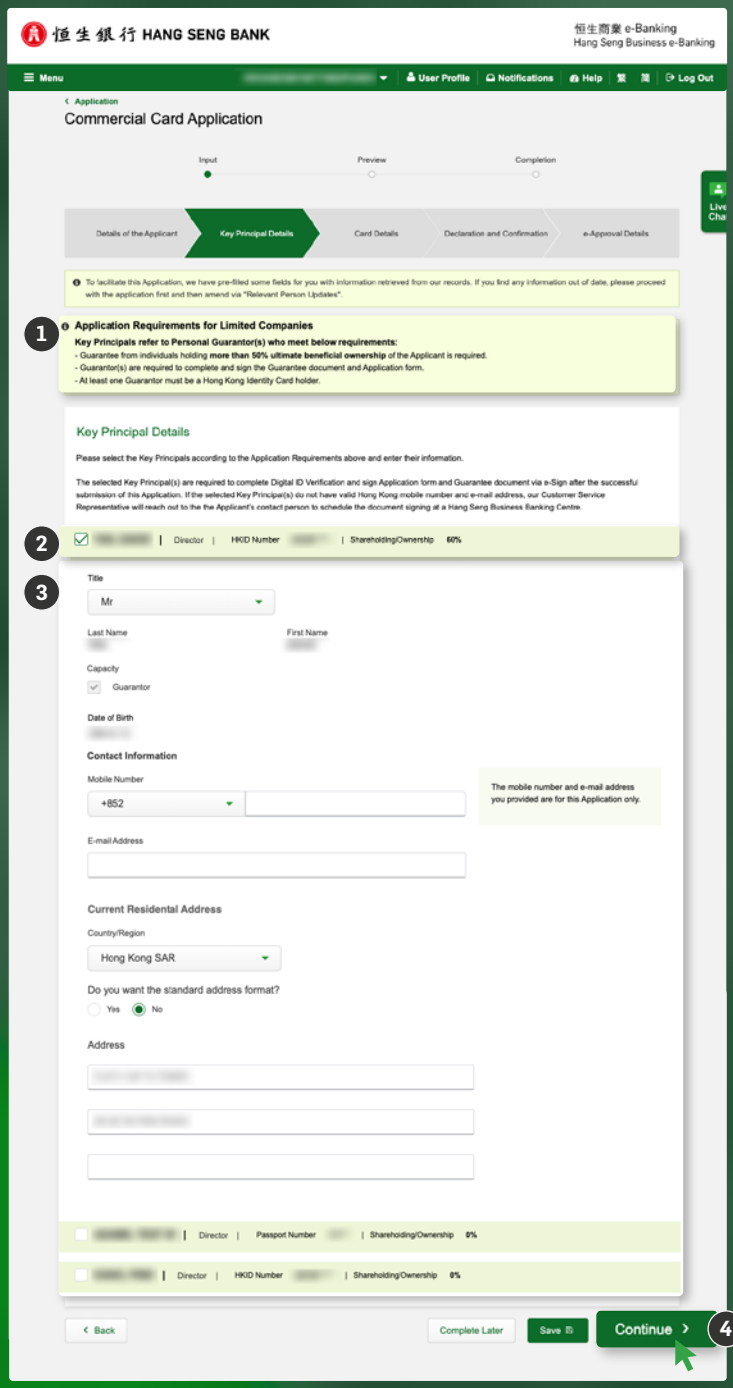
2. For a **Limited Company**, tick the box(es) to select Key Principal(s) to sign Guarantee document and Application form.

3. Enter the details of the **Key Principal(s)**.

   For a **Limited Company**, only the details of the **selected Key Principal(s)** need to be entered.

   For a **Partnership** or a **Sole Proprietorship**, the details of **each Key Principal** need to be entered.

4. Click **Continue** to proceed.



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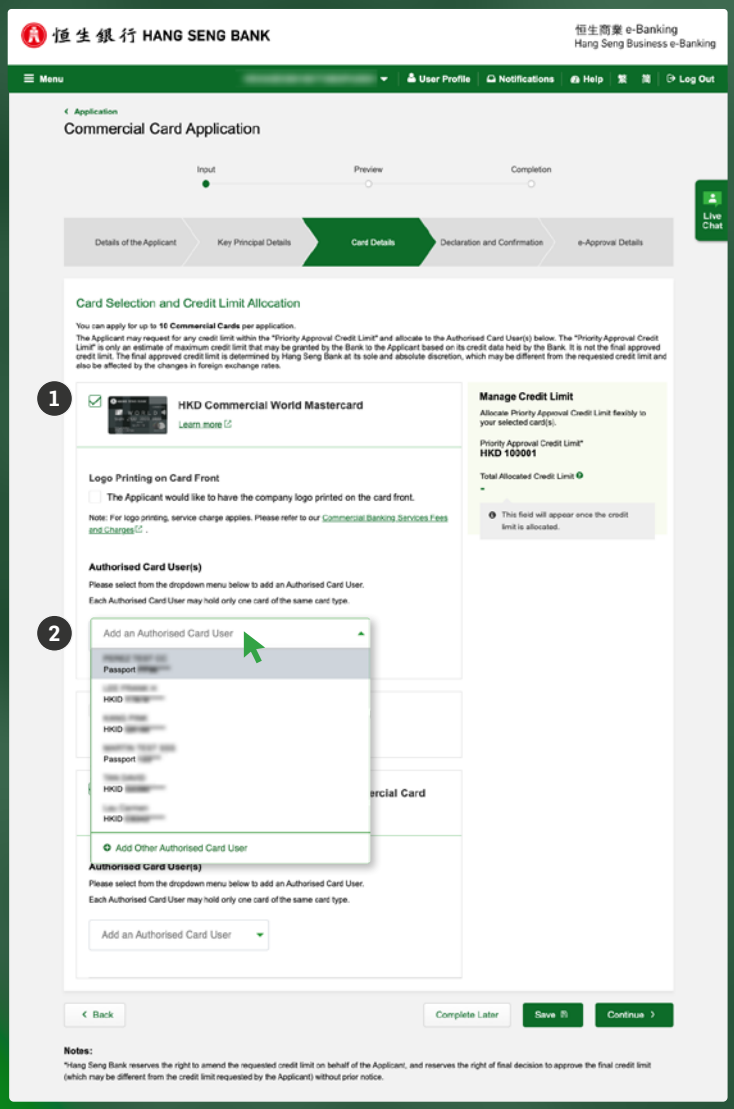
Steps for Applying for Commercial Card(s) with a Priority Approval Offer

STEP 5A Select the Commercial Card(s)

1. Select the **card to apply for**. You can apply up to **10 cards** in each application.

2. Select **Key Principal(s)** or add **additional individual(s)** as Authorised Card User(s).



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STEP 5B Add Authorised Card User

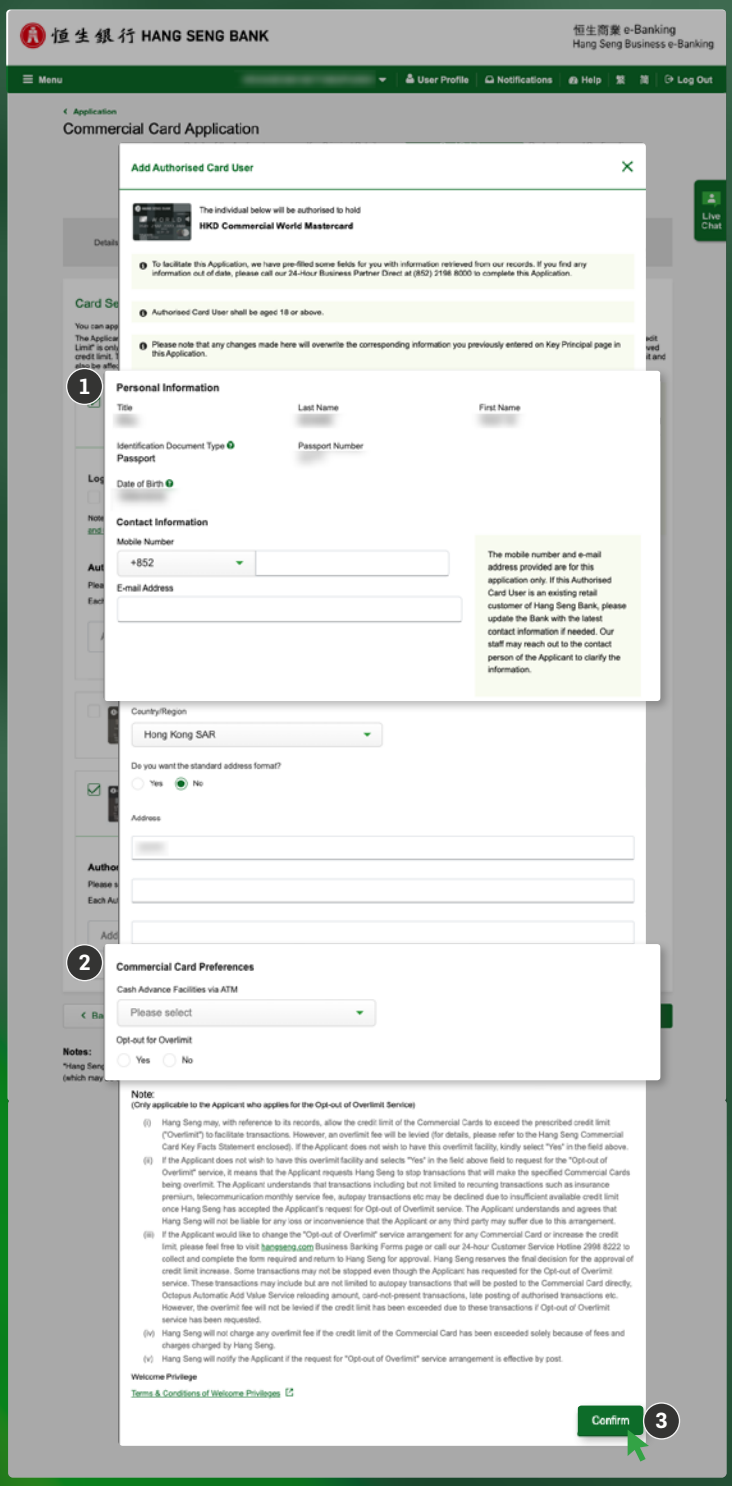
1. If you are adding a Key Principal as Authorised Card User, check the prefilled information and enter other details as necessary.

   If you are adding a new Authorised Card User, enter all required information accordingly.

2. Select whether to activate **Cash Advance Facilities via ATM** and to **Opt-out for Overlimit**.

3. Click **Confirm** to continue.

*Note:
Any changes made here will overwrite the corresponding information you previously entered on Key Principal page in this Application.



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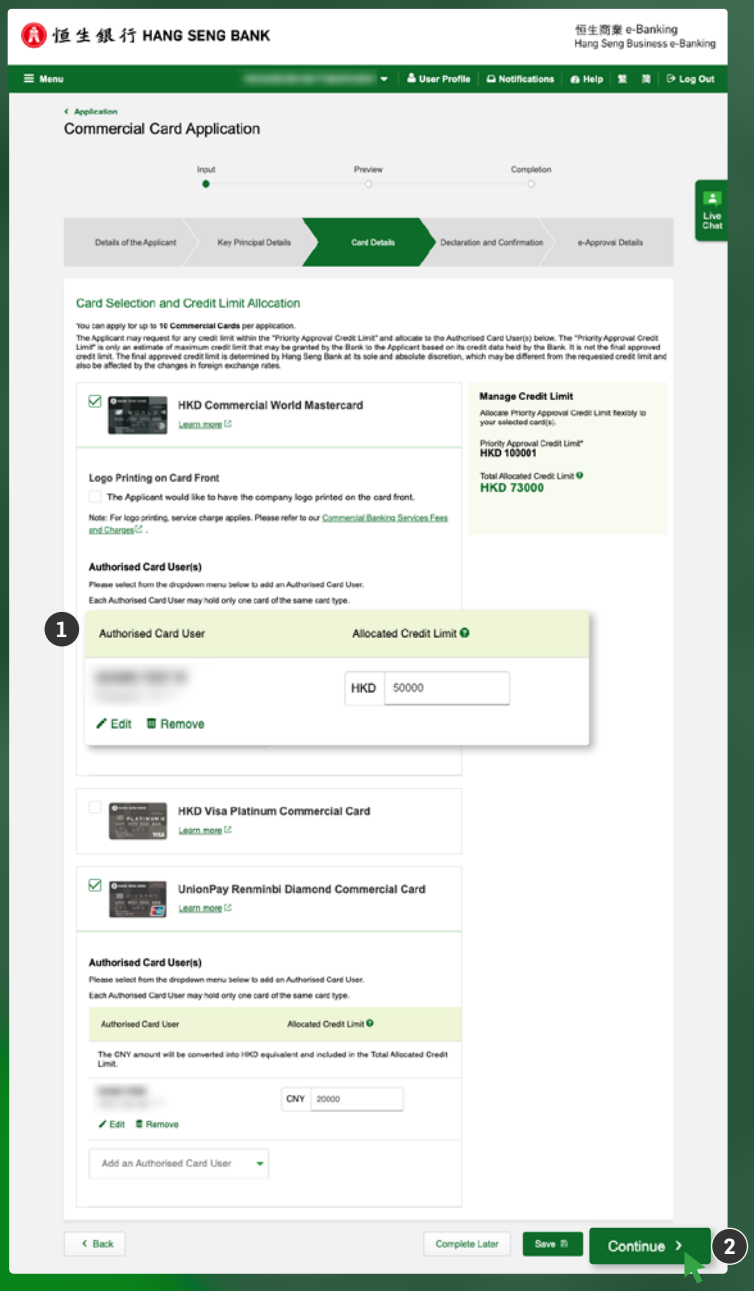
STEP 5C Allocate Credit Limit

1. Enter **Allocated Credit Limit** for each Authorised Card User. Please note that the Total Allocated Credit Limit must not exceed the Priority Approval Credit Limit.

2. Click **Continue** to proceed.



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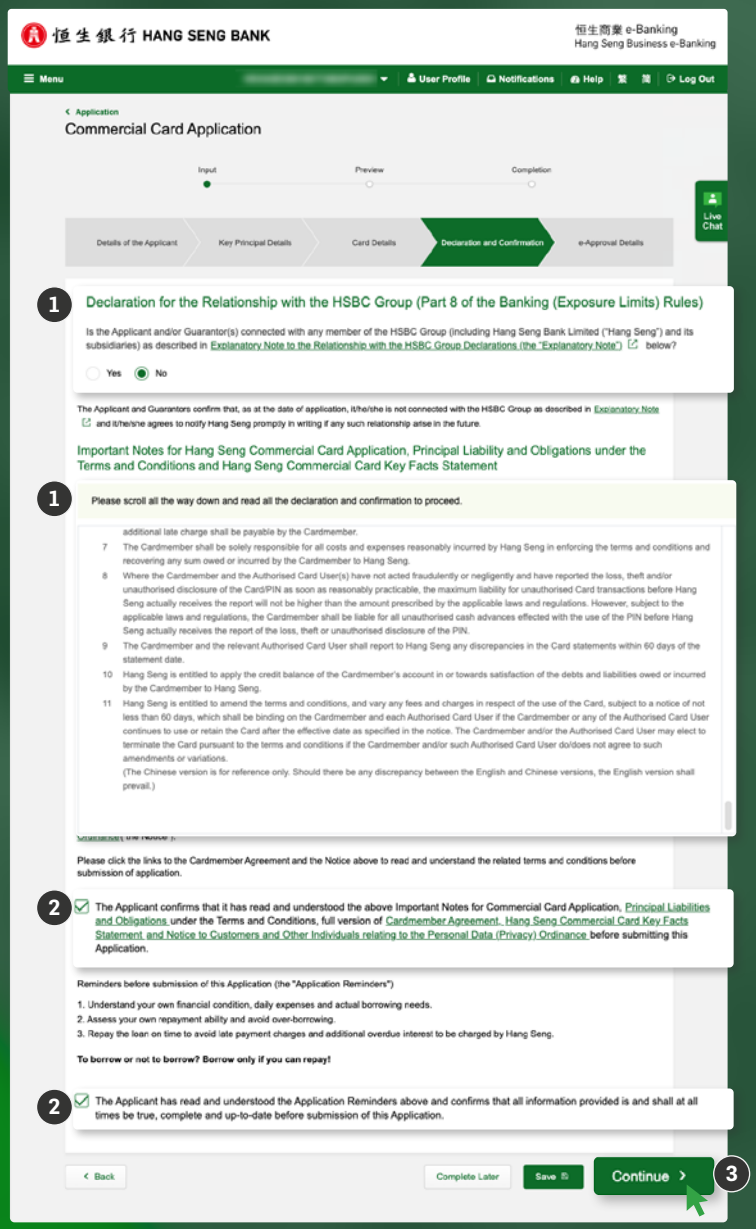
STEP 6 Read the Declaration and Confirmation

1. Provide your declaration, then scroll all the way down and read all terms.
2. For each section, tick the box to confirm your acceptance of the **Declaration and Confirmation**.
3. Click **Continue** to proceed.



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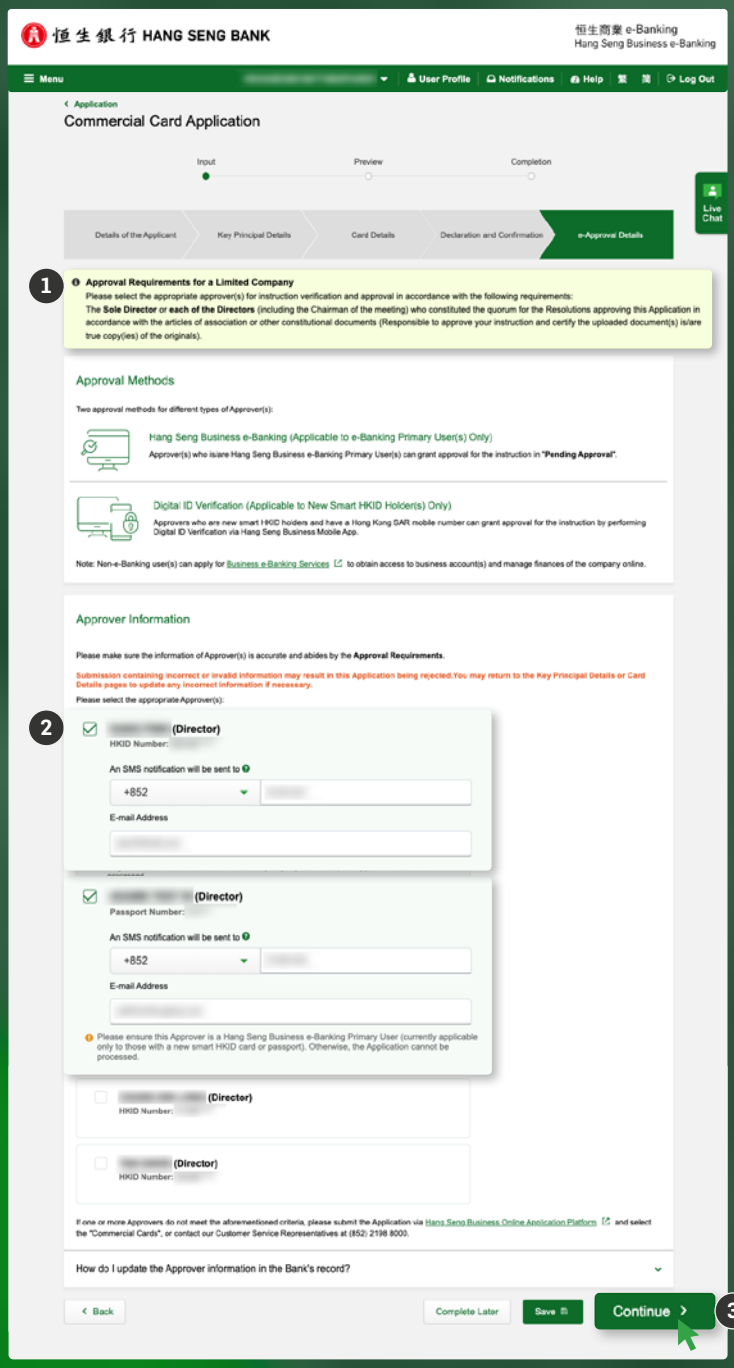
STEP 7 Enter Approver(s) Details

1. Read the **Approval Requirements** for your company type.

2. Enter the details of the listed approver(s). For a **Limited Company with multiple directors**, you need to select approver(s) who meet the **Approval Requirements** beforehand.

3. Click **Continue** to proceed.

*Note:
Please verify that the selected approvers' information is accurate to ensure smooth processing.



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STEP 8

Review Your Application

1. Check and make sure all the details are correct.

2. Click **Submit** to continue.

If the selected Approver is not you, go to Step 9.

If you are the only Approver to authorise the application submission, go to Step 10.

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STEP 9 e-Approval by Selected Approver(s)

We have received your instruction and sent the selected Approver(s) **an SMS notification**.

1. To complete your application, the selected Approver(s) needs to authorise the Application Submission **within 45 days** via one of the following methods:

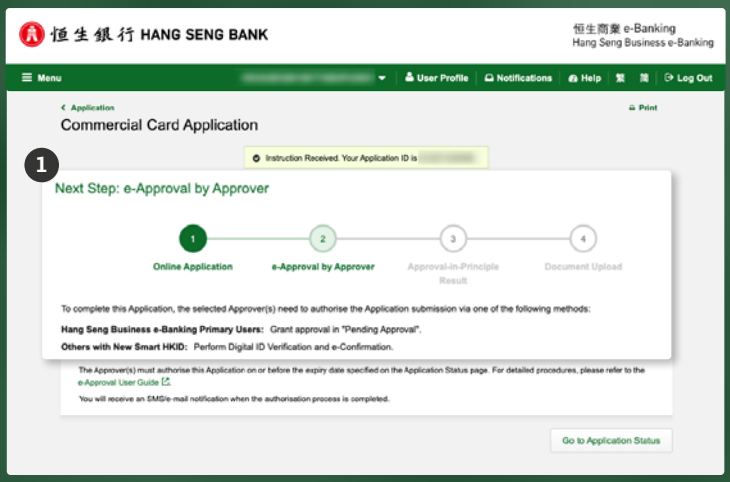
   Hang Seng Business e-Banking Primary Users
   Grant approval in **Pending Approval**.

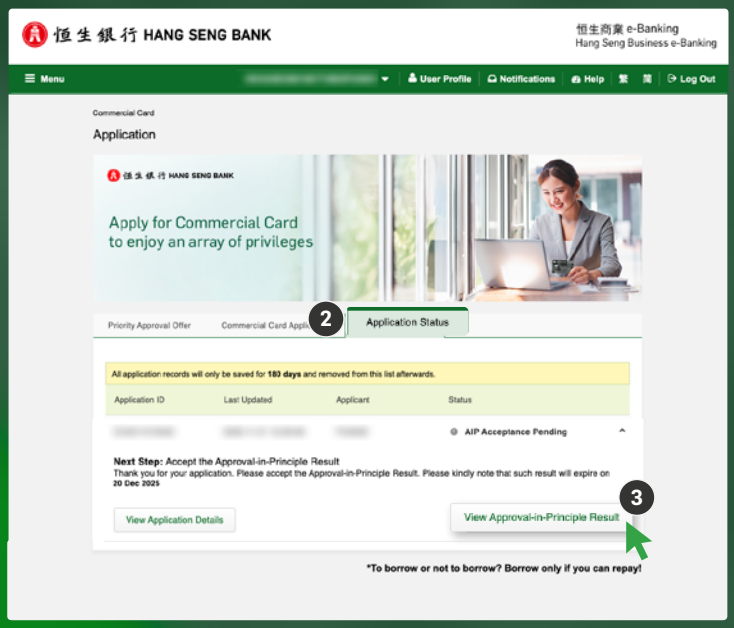
   Others with New Smart HKID
   Perform **Digital ID Verification** and **e-Confirmation**.

   For detailed procedures, please refer to the e-Approval User Guide. For approvers who do not meet the above e-Approval criteria, please contact our Customer Service Representatives at (852) 2198 8000 for further assistance.

2. Once the **Application Submission** is authorised by the Approver(s), you can switch to the **Application Status** tab.

3. Click **View Approval-in-Principle Result** to check your result.





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Steps for Applying for Commercial Card(s) with a Priority Approval Offer

STEP 10 Check and Accept/Decline Your Result

1. Check your **Approval-in-Principle Result**.

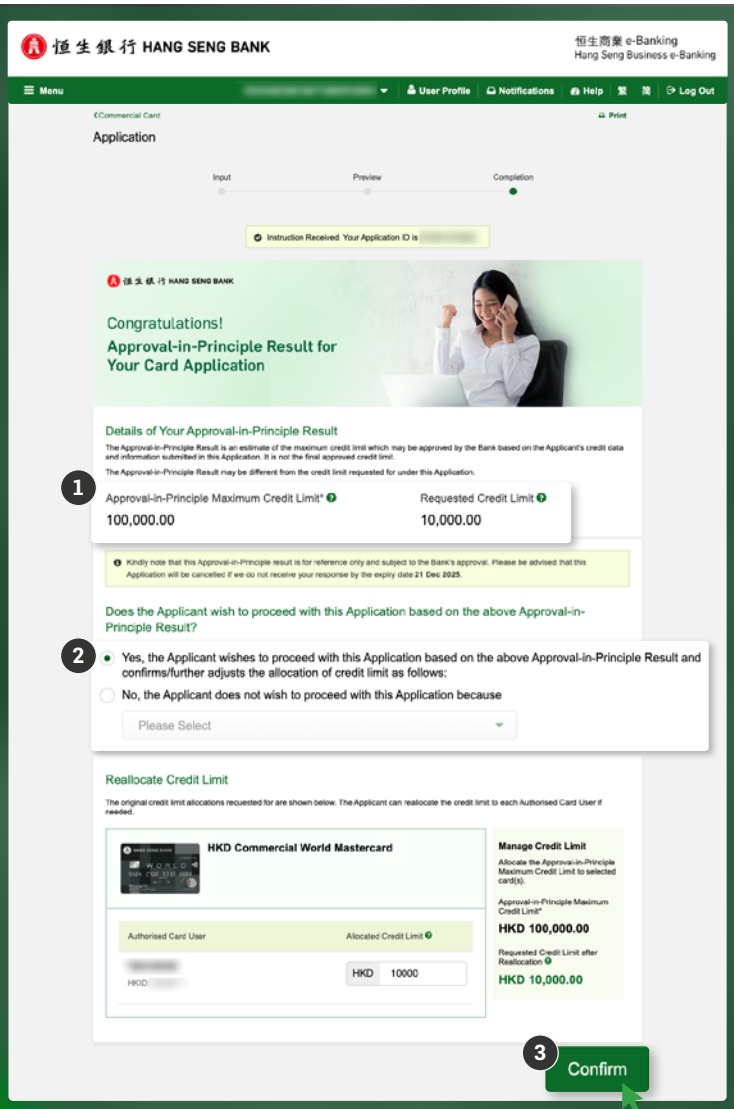
2. **Accept** or **Decline** the result by selecting the appropriate option.

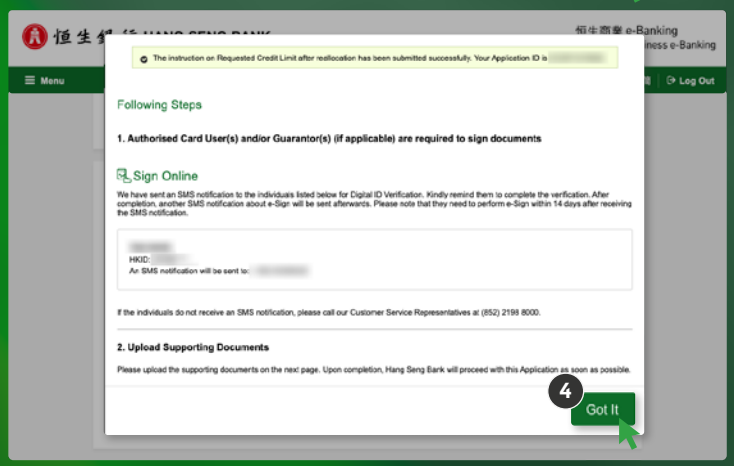
   - If you accept the result, you can further adjust the allocations below based on the Approval-in-Principle Maximum Credit Limit.

   - If you decline the result, please select a reason. Your application will be cancelled.

3. Click **Confirm**.

4. Read the upcoming procedures and click **Got It** to continue.





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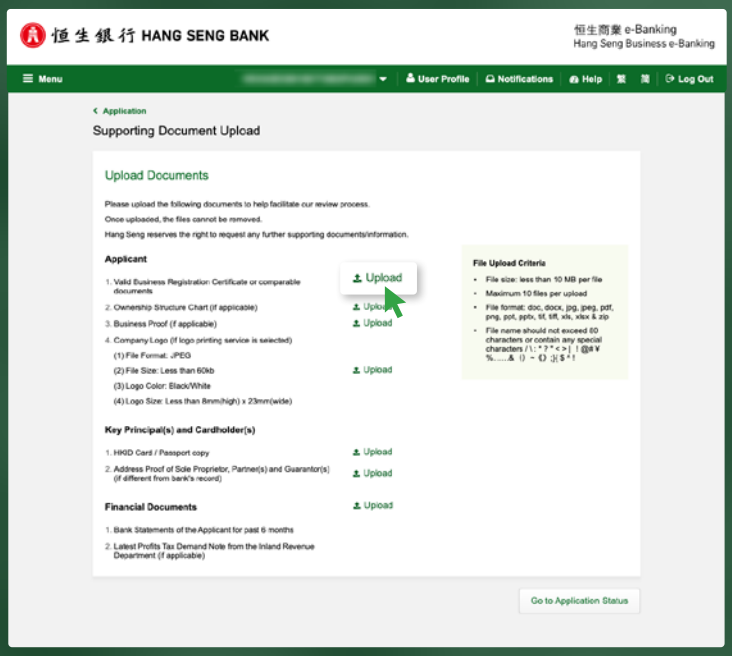
STEP 11 Upload Supporting Documents

Click **Upload** to upload supporting documents as needed.



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Next Step: Document Signing and Bank Review

Application Submission Completed
You have successfully submitted the application by completing the e-Approval and accepting the Approval-in-Principle result.

Document Signing
Authorised Card User(s) and/or Guarantor(s) (if applicable) will be required to sign the documents either online or at a branch.

Sign Online
Eligible parties will receive an SMS notification to perform Digital ID Verification. Upon completion, the Bank will send another SMS notification to such individuals on e-Sign. e-Sign must be completed within 14 days of receiving the notification. Learn how to perform e-Sign.

Sign at a Branch
For those who are not eligible to sign online, we will reach out to the contact person for the application to schedule the document signing at a Hang Seng Business Banking Centre.

Bank Review
We will assess this Application and may reach out to the contact person for further information or documents as needed.