

Hang Seng Business User Guide

e-Sign for Commercial Banking Documents

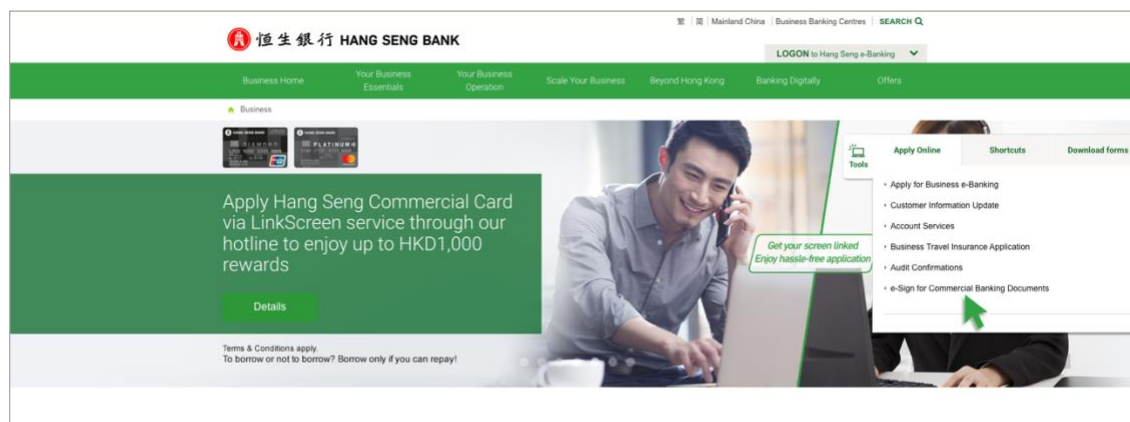
STEP 1

Log in to “e-Sign for Commercial Banking Documents”

If you have received an email regarding there is a document that required your signature on e-Sign for Commercial Banking Documents, please log in to “e-Sign for Commercial Banking Documents” to start your signing procedures.

To log in to e-Sign for Commercial Banking Documents, please follow the steps below:

1. Click **e-Sign for Commercial Banking Documents** under **Apply Online** in the **Tools** tab located on the right of the Hang Seng Business website.



2. Log in by entering your email address and mobile phone number.

A screenshot of the e-Sign Platform login page. The page title is 'e-Sign Platform'. Below the title, there is a breadcrumb trail: Personal > digital > e-Sign Platform. The page contains several sections: 1. A warning box stating: 'If you receive any suspicious calls or emails that claim to be from us, please remain vigilant. Our staff will never ask you to provide sensitive personal information such as usernames and passwords over the phone or email, contact you using pre-recorded voice messages, nor will we ask you to provide your personal information by clicking any links. If you suspect that a fraudulent activity has occurred on your account, please contact us immediately.' 2. A note box stating: 'Please note, for security reasons, you should not disclose your e-Signature credentials, especially the one-time password to access your documents, to third parties.' 3. A section titled 'Sign your documents online' with a sub-section 'Important Notes' stating: 'Enter the email address and mobile number you have provided before. Please read, understand and agree to the relevant Terms and Conditions before proceeding.' 4. A section titled 'Enter information' with two input fields: 'Email address' and 'Mobile number'. The 'Mobile number' field has a dropdown menu showing '+852'. 5. A section titled 'Declaration' with a checkbox labeled 'I acknowledge that:' and four sub-points: (i) I have read, understood and agreed to the Site Terms and Conditions; (ii) I have read, understood and agreed to the Terms and Conditions for e-Sign; (iii) I have read, understood and agreed to the Privacy Notice Policy; (iv) I am physically located in Hong Kong and understand that this service aims to provide in Hong Kong only. 6. A green 'Next' button at the bottom right.

3. Please read and acknowledge the Terms and Conditions of “e-Sign for Commercial Banking Documents”.

The screenshot shows a web form titled "Sign your documents online". It has three main sections: "Important Notes", "Enter information", and "Declaration". The "Important Notes" section says: "Enter the email address and mobile number you have provided before. Please read, understand and agree to the relevant Terms and Conditions before proceeding." The "Enter information" section has two input fields: "Email address" and "Mobile number". The "Mobile number" field is pre-filled with "+852". The "Declaration" section has a green checkmark icon and the text "I acknowledge that:". Below this, there are four bullet points: (i) I have read, understood and agreed to the [Site Terms and Conditions](#); (ii) I have read, understood and agreed to the [Terms and Conditions for e-Sign](#); (iii) I have read, understood and agreed to the [Privacy Notice Policy](#); (iv) I am physically located in Hong Kong and understand that this service aims to provide in Hong Kong only. A green "Next" button is at the bottom right.

4. Click **Next**. You will land on the e-Sign Platform page.

This screenshot is identical to the one above, but with a green arrow pointing to the "Next" button. At the bottom of the page, there is a dark grey footer bar containing several links and icons: "About Hang Seng", "Hang Seng Subsidiaries", "Contact Us", "Site Map", "Online Security Tips", "Service Charges", "Rates Information", "Important Notices", "Regulatory Disclosures", "System Maintenance Schedule", "Manage your finances on the go", "Download on the App Store", "GET IT ON Google Play", and "APK File".

*Note:

- Please ensure you are physically located in Hong Kong when accessing the e-Sign for Commercial Banking Documents. Otherwise, you will not be able to proceed with the service.
- If you have any issues regarding the login details, please contact your Relationship Manager or contact our Customer Service Representatives at (852) 2198 8000.

STEP 2

Select a Document to Sign

All documents pending signature will be listed on the page.

Please select and click the relevant document to proceed.

***Note:**

Please sign the document before expiry date. Once the document has expired, please contact your Relationship Manager or contact our Customer Service Representatives at (852) 2198 8000 for assistance. All expired documents will be automatically deleted 3 days from the expiry date.

The screenshot shows the 'e-Sign Platform' interface. At the top, it says 'Personal > digital > e-Sign Platform'. Below this, there's a section titled 'Sign your documents online' with instructions: 'Below lists the document(s) that is/are pending your signature. Please click the document name to review and electronically sign the document(s). After you have signed and submitted the document or when the document expires for 3 days, the document will not be shown anymore. Learn more about e-Sign Platform by reading on [Tips on signing document online](#).' There's a 'Refresh' button. Below the text is a table with columns: Document name, Create date, Expiry date, and Status. The table lists four documents. The first two are 'Pending to sign' and the last two are 'Expired'. A green arrow points to the first document's name. At the bottom, there's a 'Back' button and a pagination indicator '1 - 4 of 4'.

Document name	Create date	Expiry date	Status
[Document Name]	27 Sep 2022	04 Oct 2022	Pending to sign
[Document Name]	27 Sep 2022	04 Oct 2022	Pending to sign
[Document Name]	21 Sep 2022	28 Sep 2022	Expired
[Document Name]	26 Sep 2022	28 Sep 2022	Expired

Click **Proceed** to agree opening the Adobe Sign website on a new tab for further action.

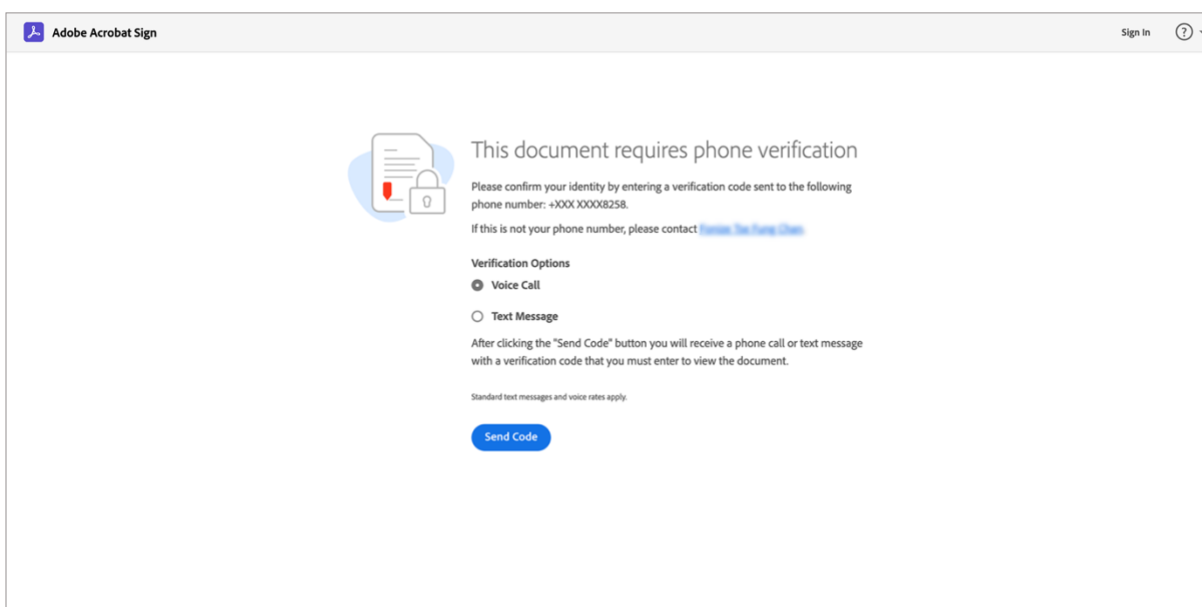
This screenshot shows the same 'e-Sign Platform' interface as before, but with a warning dialog box overlaid. The dialog box is titled 'You are leaving this Hang Seng Bank website' and contains the text: 'This hyperlink may allow you to leave Hang Seng Bank Limited website. The website accessed through this hyperlink may not provide you with any regulatory protections. Hang Seng Bank Limited is not liable for your use of the hyperlink website.' There are two buttons in the dialog: 'Cancel' and 'Proceed'. A green arrow points to the 'Proceed' button. The background interface is dimmed.

STEP 3

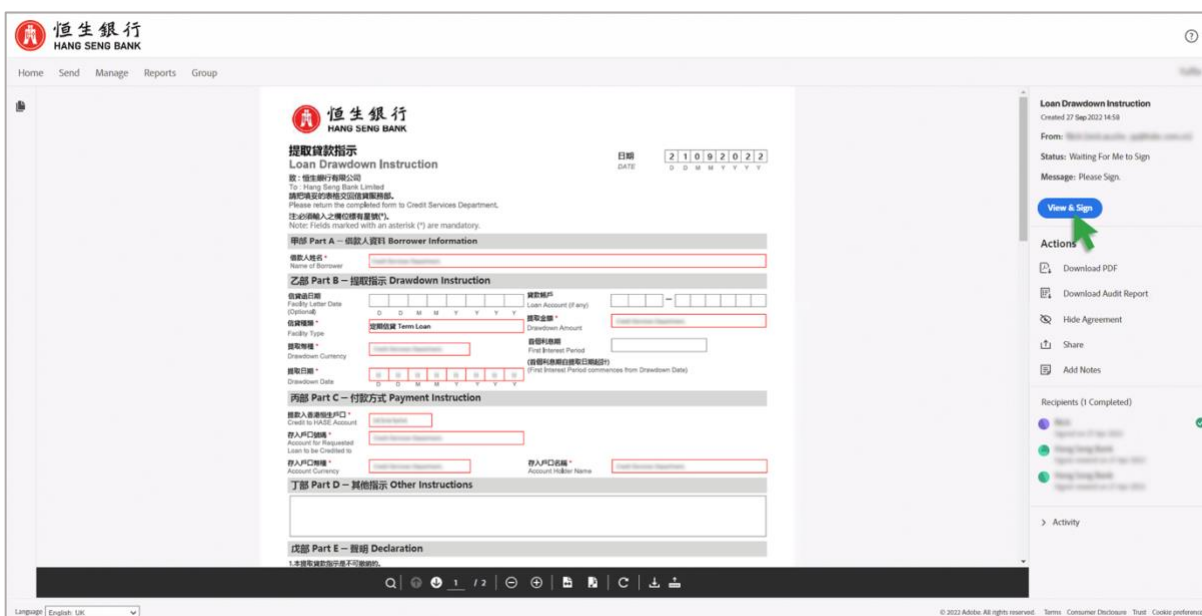
Review and Sign the Document

Select **Voice Call*** or **Text Message** and click **Send Code**. Then verify your identity as instructed.

*Note: **Voice Call** supports English and Mandarin only.



Preview the document carefully, then click **View and Sign**.



Then click **OK** to review and complete the document.

The screenshot shows the Hang Seng Bank e-sign interface. A modal dialog box titled "Please review and complete" is displayed in the center, with the message "You need to review this agreement in full and fill in 1 required field(s)". Below the dialog, the "Loan Drawdown Instruction" form is visible. The form includes sections for Borrower Information, Drawdown Instruction, Payment Instruction, and Other Instructions. A date field is set to 11/09/2022. A green arrow points to the "OK" button in the dialog box.

Please review the document carefully and ensure the information is accurate. Then click **Click here to sign** and follow on-screen instruction to proceed.

The screenshot shows the Hang Seng Bank e-sign interface. The "Click here to sign" button is highlighted with a yellow background and a green arrow. Below the button, the text "Please use signature(s)/stamp(s) filed with the Bank" is visible. To the right, the "Bank Use" section contains a table with fields for Exchange Rate, Numbering, Deal No., Dealer, GBS, CBA, BBD, and Others.

To sign the documents, you can select either method:

1. **Draw** - Sign directly on your device; or
2. **Image** - Import your signature image

Please select the appropriate method and proceed to sign. Click **Apply** if you are satisfied with your signature.

The screenshot displays the Hang Seng Bank e-signature interface. A central window shows a signature being drawn on a document. The interface is divided into several sections:

- Header:** Hang Seng Bank logo and name.
- Options:** A dropdown menu in the top left corner.
- Required Fields:** A counter in the top right corner showing 1 required field.
- Signature Window:** A central window with a red vertical bar on the left and a signature being drawn. It includes a 'Close' button and an 'Apply' button.
- Form Sections:**
 - 甲部 Part A - 借款人資料 Borrower Information:** Includes fields for 'Name of Borrower'.
 - 乙部 Part B - 提取指示 Drawdown Instruction:** Includes fields for 'Facility Letter Date (Optional)', 'Facility Type', 'Drawdown Currency', 'Drawdown Date', 'Loan Account (if any)', 'Drawdown Amount', 'First Interest Period', and 'First Interest Period commences from Drawdown Date'.
 - 丙部 Part C - 付款方式 Payment Instruction:** Includes fields for 'Credit to HKSZ Account', 'Account for Requested Loan to be Credited to', and 'Account Holder Name'.
 - 丁部 Part D - 其他指示 Other Instructions:**

STEP 4 Completion

Your signature will be displayed on the document once you have completed the previous steps.
Click **Click to Sign** if you agree the Terms and Conditions and Agreement of Consumer Disclosure.

The screenshot shows a document titled "Part E - Declaration" with four numbered points in both English and Chinese. Below the text, there is a signature field with a sample signature "Nick" and a "Click to change" button. To the right of the signature field is a table for bank details. At the bottom of the document, there is a "Click to Sign" button highlighted with a green arrow. Below the document, there is a QR code and a footer with the text: "By signing, I agree to this agreement, the [Consumer Disclosure](#) and to do business electronically with Hang Seng Bank."

銀行專用 For Bank Use	
Exchange Rate:	
Numbering:	
Credit No.:	
Credit:	
GBS	<input type="checkbox"/> CBA <input type="checkbox"/> BBD <input type="checkbox"/>
Others:	

You have finished signing the document and you are welcome to click **Download a Copy** to download the signed document for your record.

The screenshot shows a confirmation screen with the Hang Seng Bank logo at the top left. The main heading is "You're all set" with a blue checkmark icon. Below this, it says "You finished signing" followed by a document icon and the text "All parties will be notified via email. You can also [download a copy](#) of what you just signed." At the bottom, there is a section titled "Manage your Acrobat Sign agreements" with a "Manage" button.