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在電子化時代，本行憑藉卓著商譽並配合先進科技，為股東爭取最高回報。網上銀行服務迅速發展，令客戶理財倍添方便，並更容易享用到本行的服務。本行今年的企業標語「恒生 開拓.超越.」，正反映我們貫徹提供優質服務及保持市場領導地位的策略。

In the e-age, Hang Seng Bank is leveraging on its strong brand and building on advanced technologies to maximise shareholder value. Its rapidly-expanding e-Banking services are increasing customer convenience and access to its services. Strategies to enhance the total customer experience and the Bank's market leadership are highlighted through this year's theme *Hang Seng Bank. Exceed. Excel.*