© Copyright Hang Seng Bank Limited 2012 All rights reserved

No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of Hang Seng Bank Limited.

Published by Hang Seng Bank Limited

Concept and design by YELLOW CREATIVE (HK) LIMITED

Photography by Graham Uden

Printed in Hong Kong by Best Tri Printing Company Limited on FSC[™]-certified Magno Satin paper using environmentally friendly soy-based inks. With the cover board made in the Netherlands and the text paper in Austria, pulps used are chlorine-free and acid-free.

The FSC[™] logo identifies products which contain wood from well-managed forests certified in accordance with the rules of the Forest Stewardship Council.