

「華僑永亨顯貴理財」升級優惠

我們一直致力為「華僑永亨顯貴理財」客戶提供優裕的理財服務。

由 2017 年 11 月 1 日起，我們會為「華僑永亨顯貴理財」客戶提升一系列的服務收費折扣及優惠，包括存款及一般銀行服務、投資服務、保險服務、匯款服務及企業貸款服務。

服務收費折扣及優惠受有關條款約束，詳情請參閱有關宣傳單張及/或本行服務收費簡介或聯絡你的客戶經理。

客戶如有任何查詢，歡迎致電 (852) 2815 9919 與本行職員聯絡。

華僑永亨銀行有限公司

2017 年 9 月

Enhanced Privileges for OCBC Wing Hang Elite Gold Banking

We have been long committed to providing OCBC Wing Hang Elite Gold Banking customers unparalleled privileges and benefits.

With effect from 1 November 2017, we will enhance a range of services fee discount and privileges including deposit and general banking service, investment service, insurance service, remittance service, and corporate loans service.

The service fee discount and privileges are subject to terms and conditions, please refer to the related leaflet and/or Bank Services Fees Guide of the Bank, or contact your Relationship Manager.

For any inquiries, please call the Bank's inquiry hotline at (852) 2815 9919.

OCBC Wing Hang Bank Limited
September 2017

Exclusive Privileges for OCBC Wing Hang Elite Gold Banking

Effective 1 November, 2017

Deposit and General Banking Service													
Foreign Currency Exchange Service [New]	Exchange rate <ul style="list-style-type: none"> ➤ Preferential exchange rate (for branch channel only) Deposit/ Withdrawal of foreign currency to/from foreign currency account ¹ <ul style="list-style-type: none"> ➤ Waived (for withdrawal limit of USD5,000 or equivalent per transaction and maximum 2 transactions per month) Foreign cheque purchase/ deposit handling fee ¹ <ul style="list-style-type: none"> ➤ Waived (subject to correspondent bank charges) 												
Time Deposit	<ul style="list-style-type: none"> ➤ Preferential interest rate 												
Current Account [New]	Mailing of cheque book <ul style="list-style-type: none"> ➤ Waived (ordinary and registered mail) Stop cheque payment <ul style="list-style-type: none"> ➤ Waived (for branch channel) 												
Standing Instruction [New]	Set up/ Amendment/ Cancellation handling fee <ul style="list-style-type: none"> ➤ Waived 												
Cashier Order	Issuance fee <ul style="list-style-type: none"> ➤ Waived 												
Gift Cheque	Issuance fee <ul style="list-style-type: none"> ➤ Waived 												
Investment Service													
Securities Trading (HK Stocks) [Upgraded privileges]	<ul style="list-style-type: none"> ➤ As low as 0.125% brokerage fee Internet, Mobile, and Interactive Voice Response Phone System (IVRS) <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="background-color: #FFD700;">Trading Amount per Order</th> <th style="background-color: #FFD700;">Brokerage Fee per Order</th> </tr> </thead> <tbody> <tr> <td>Below HKD/RMB 500,000</td> <td>0.15% (minimum HKD/RMB 75)</td> </tr> <tr> <td>HKD/RMB 500,000 or above</td> <td>0.125% (minimum HKD/RMB 75)</td> </tr> </tbody> </table> Branches or over the phone with our customer service representatives <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="background-color: #FFD700;">Trading Amount per Order</th> <th style="background-color: #FFD700;">Brokerage Fee per Order</th> </tr> </thead> <tbody> <tr> <td>Below HKD/RMB 500,000</td> <td>0.2% (minimum HKD/RMB 100)</td> </tr> <tr> <td>HKD/RMB 500,000 or above</td> <td>0.18% (minimum HKD/RMB 100)</td> </tr> </tbody> </table>	Trading Amount per Order	Brokerage Fee per Order	Below HKD/RMB 500,000	0.15% (minimum HKD/RMB 75)	HKD/RMB 500,000 or above	0.125% (minimum HKD/RMB 75)	Trading Amount per Order	Brokerage Fee per Order	Below HKD/RMB 500,000	0.2% (minimum HKD/RMB 100)	HKD/RMB 500,000 or above	0.18% (minimum HKD/RMB 100)
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Unit Trusts	<ul style="list-style-type: none"> ➤ As low as 1.25% subscription fee 												
Insurance Service													
General Insurance	<ul style="list-style-type: none"> ➤ 25% premium discount on Travelon Insurance Plan ➤ 10% premium discount on Platinum Home Insurance Plan ➤ 10% premium discount on Personal Accident Insurance Plan ➤ 5% premium discount on Platinum China Medical Card Insurance Plan 												

Card Service (for Personal Customer Only)							
Credit Card	OCBC Wing Hang Elite Gold Platinum Credit Card <ul style="list-style-type: none"> ➤ Pre-approved ➤ Perpetual annual fee waived 						
ATM Card [New]	Lost card replacement handling fee <ul style="list-style-type: none"> ➤ Waived 						
Outward Remittance Service²							
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Telegraphic Transfer	Payment crediting into our customer's account <ul style="list-style-type: none"> ➤ Waived 						
CHATS	<ul style="list-style-type: none"> ➤ Waived 						
e-Alert Service [New] (for Company Customer only)	<ul style="list-style-type: none"> ➤ Notify an inward payment of any amount or a specified amount credited to registered account via free SMS or email 						
Account Opening (for Company Customer Only)							
Account Opening Fee [New]	<ul style="list-style-type: none"> ➤ Waived 						
Loans Service (for Company Customer Only)							
SME Financing Guarantee Scheme [New]	Application fee <ul style="list-style-type: none"> ➤ 50% off Interest rate <ul style="list-style-type: none"> ➤ As low as P-2.5%p.a. 						
Lending Facility [New]	Arrangement fee <ul style="list-style-type: none"> ➤ 50% off 						
Trade Finance [New]	Inward Bills Collections handling fee <ul style="list-style-type: none"> ➤ As low as 1/32% 						

¹Subject to availability of currencies and pre-arrangement, please kindly contact our staff for details.

²The above charges do not include any special handling charges or correspondent bank charges, such as payment, commission and cable charges, etc., if any.

The Bank reserves the right to suspend, modify or terminate any of the Privileges from time to time without prior notice. For details on the terms and conditions of the services and/or offers mentioned in this leaflet, please contact our staff or refer to the appropriate promotional leaflet and/or Bank Service Fees Guide of the Bank.

Risk Disclosure and Important Notes

- Investment involves risk, prices of investment products may go up as well as down, and may become valueless. Investors may not get back the amount they have invested. It is as likely that losses will be incurred rather than profit made as a result of buying and selling the aforementioned investment products. Past performance is no guide to its future performance.
- Investor should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and is advised to seek independent professional advice before making any investment decision. Investor should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective and risk tolerance level.

Foreign Exchange Service

- Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly.
- Renminbi ("RMB") exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency (including Hong Kong dollars). RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Securities Trading

- It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

Unit Trusts

- Unit Trusts are investment product and some may involve derivatives. The investment decision is yours but you should not invest in an investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

This leaflet does not constitute any offer, invitation or recommendation to any person to enter into any transaction described therein or any similar transaction, nor does it constitute any prediction of likely future price movements. Investor should not make investment decisions based on this leaflet alone. This leaflet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

In the event of any inconsistency between the English and Chinese versions, the English version shall apply and prevail.