

Dear Customer,

Service Charge Revision

Thank you for your valued support to Wing Hang Bank.

In order to maintain high quality banking services, various charges will be revised with effect from 1 March 2009 (“Effective Date”). Please find the enclosed table summarizing the changes for your reference.

Please note that you will be deemed to have accepted to the revised charges if you continue using or retaining your relevant account after the Effective Date.

Please notify us in writing of your objection to the revised charges before 1 March 2009 if you do not accept the revised charges so that appropriate arrangements can be made to discontinue the service.

Should you have any queries, please call our Customer Services Hotline at 3199 9188.

WING HANG BANK, LIMITED
January 2009

Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2009	From 1 March 2009
Personal Deposit Account Maintenance Fee	HKD Current / Passbook / Statement Savings Account - Average daily total relationship balance below HK\$5,000 or equivalent	HK\$50 per account per month	HK\$60 per account per month
	RMB Passbook / Statement Savings Account - Average daily total relationship balance below HK\$5,000 or equivalent	N/A	RMB60 per account per month
	Easy Link Account	Average daily total relationship balance below HK\$5,000 or equivalent, HK\$60 per account per month	Average daily total relationship balance below HK\$10,000 or equivalent, HK\$60 per account per month
	The conditions of exemption from the Personal Deposit Account Maintenance Fee	<ol style="list-style-type: none"> The Bank will waive the monthly service fees for : a) customers who are minors i.e. aged below 18, senior citizens i.e. Hong Kong citizens aged 65 or above, recipients of government social security support (customers should provide supporting documents to the Bank), and b) customers of mortgage loans, auto/equipment finance, standby overdraft and life insurance (arranged via Hong Kong Life Insurance Limited) (Customers of Mortgage loans provided by Wing Hang Credit Limited will also be exempted.) For joint accounts, if either one of the account holders is a minor, senior citizen, or recipients of government social security support (the customers should provide supporting documents to the Bank), the Bank will waive the monthly service fee. If any of the products / services mentioned in Note 1b is held under joint names (A&B), it will have the following results: <ul style="list-style-type: none"> All other customer accounts held under the sole name (e.g. A) of joint account holder are exempted from the average daily total relationship balance requirement; All other joint customers (e.g. A&B) held under same joint status are exempted; Joint account held with another parties (A&C or A&B&C) will not be exempted. 	<p>Customers of mortgage loans which provided by Wing Hang Bank and Wing Hang Credit Limited will not be exempted from the service fee automatically anymore.</p> <p>(Other terms and conditions of the service fee exemption will remain unchanged.)</p>
Corporate Deposit Account Maintenance Fee	RMB Passbook / Statement Savings Account - Average daily total relationship balance below HK\$50,000 or equivalent	N/A	RMB80 per account per month
	The conditions of exemption from the Corporate Deposit Account Maintenance Fee	The Bank will waive the monthly service fees for customers of mortgage loans, auto / equipment finance, standby overdraft facilities, bills facilities and Mandatory Provident Fund service. (Customers of Mortgage loans provided by Wing Hang Credit Limited will also be exempted.)	<p>Customers of mortgage loans which provided by Wing Hang Bank and Wing Hang Credit Limited will not be exempted from the service fee automatically anymore.</p> <p>(Other terms and conditions of the service fee exemption will remain unchanged.)</p>
Current Account	Account closed within 3 months from date of account opening	HK\$120 / RMB120 / US\$12 per account	HK\$150 / RMB150 / US\$20 per account
	Returned cheque - Other technical errors (except post-dated cheque)	HK\$40 / RMB50/ US\$5* per cheque	HK\$50 / RMB60 / US\$7* per cheque
Savings / Statement Savings Account	Account closed within 3 months from date of account opening	HK\$120 or equivalent per account	HK\$150 or equivalent per account



Type of Service	Description	Before 1 March 2009	From 1 March 2009
Credit Card	Financial charge (interest rate) Better Card: - balance transfer - retail purchase - cash advance	- 16.8% per annum (APR# 18.16%) - 16.8% per annum (APR# 18.16%) - 16.8% per annum (APR# 19.49%)	- 18.8% per annum (APR# 20.51%) - 18.8% per annum (APR# 20.51%) - 18.8% per annum (APR# 21.83%)
Mortgage Loan Services	Change of : - Tenor - Due date - Repayment amount - Repayment option (i.e. fix repayment amount/ loan tenor)	- HK\$1,000 per request [†] - HK\$1,000 per request [†] - HK\$1,000 per request [†] - HK\$1,000 per request [†] [†] No charge for the first request	- HK\$1,000 per request - HK\$1,000 per request - HK\$1,000 per request - HK\$1,000 per request
	Bank mortgage confirmation	HK\$100 per letter	HK\$200 per letter
	Reissuing of payment advice / repayment schedule	HK\$50 per copy	HK\$100 per copy
	Title deeds custody (with no credit facility)	HK\$1,500 per year	HK\$2,000 per year
Securities Service	Deposit of securities (shares, warrants, new issue shares, notes, etc.)	Through CCASS: HK\$10 per transaction plus: CCASS settlement fee and SI input fee	Through CCASS: HK\$20 per transaction plus: CCASS settlement fee and SI input fee
	Collection of bonus issues, rights issues and scrip dividend (applicable to unlisted securities)	HK\$2 per board lot or odd lot (maximum HK\$100, minimum HK\$30)	HK\$2 per board lot or odd lot (maximum HK\$200, minimum HK\$30)
	Personal registration by registrar - handling charge	HK\$2.5 per board lot or odd lot (minimum HK\$100)	HK\$5 per board lot or odd lot (minimum HK\$100)
General Services	Bulk banknote deposit - Over 200 pieces per customer per day	HK\$0.25 per piece (minimum HK\$ 125)	0.25% on deposit amount (minimum HK\$125)

* Fee levied is subject to the currency of the cheque.

APR means Annualised Percentage Rate.