



WING HANG BANK

Terms & Conditions for All Wing Hang Bank Accounts and Related Services

Please be advised that **Terms & Conditions for All Wing Hang Bank Accounts and Related Services** (formerly known as "Terms & Conditions for Wing Hang Bank – Deposit Services") (the "Terms & Conditions") have been duly revised and will be effective from 25th September 2008 (the "Effective Date"). The major changes are as follows:-

- (1) the Terms & Conditions as revised will apply to all accounts opened with the Bank, including without limitation, any savings, current, time deposit, investment or loan accounts each opened with the Bank, and all relationship and all transactions or dealings between the customers and prospective customers and the Bank. If there is any inconsistency between the Terms & Conditions as revised and the specific terms and conditions for a particular banking service or facility, the specific terms and conditions will prevail.
- (2) revision of clauses on (i) the mode of communication between the Bank and customer (clause 3.2); (ii) the right of the Bank to suspend or terminate any of its services or close any account (clause 3.14 (a)); (iii) the calculation of interest for deposit accounts and overdraft for ordinary and leap years (clause 9 & clause 14 of Schedule I).
- (3) addition of clauses regarding (i) the right of the Bank to record any telephone conversation between the Bank and customer (clause 3.13(f)); (ii) the Bank's right to freeze customer's account (clause 3.14(e)); (iii) the indemnity given by customer (clause 3.19); (iv) the waivers given by the Bank (clause 3.20); (v) the binding effect of the Terms & Conditions as revised (clause 3.22); (vi) the governing version of the Terms & Conditions as revised (clause 3.23); and (vii) handling of forward date instruction (clause 11 of Schedule II).
- (4) deletion of original clause 2.1 – 2.2, 2.4 - 2.5 (Scope of Services), 2nd paragraph of original clause 3.9 (Service Charges), original clause 2 (Accounts and Services Related Terms and Conditions) and clause 10 (Expenses and Charges) of Schedule II since there are already similar provisions in place.
- (5) revision of clause 1 (Personal Identification Number (PIN) and E-Banking Identification Number) of Schedule II: Wing Hang E-Banking Services to incorporate the specific terms and conditions in respect of e-Banking services for business customers.
- (6) addition of a new section on "Renminbi Account" in Schedule I: Deposit Accounts Services which contains specific terms and conditions governing the Renminbi services provided by the Bank.
- (7) addition of Schedule IV: Remittance Services which contains specific terms and conditions governing the remittance services provided by the Bank.

Copies of the Terms & Conditions as revised are available at branches. You may also visit our website www.whbhk.com to download a copy.

The Terms & Conditions as revised shall be binding on you if you continue having accounts with us or using any of our banking services on or after the Effective Date. Please note that we may not be able to continue providing services to you if you do not accept the Terms & Conditions as revised.

If you have any enquiries in relation to the above notice, please do not hesitate to contact our Customer Service Hotline on 3199 9188.

Wing Hang Bank
August 2008

(The English version of this notice shall prevail wherever there is a discrepancy between the English and Chinese version.)