



Notice - Deposit qualified for protection by the Deposit Protection Scheme

Bank depositors in Hong Kong are protected by the Deposit Protection Scheme, which was established by the Hong Kong Deposit Protection Board on 25 September 2006 in accordance with the Deposit Protection Scheme Ordinance. The objectives of the Scheme are to provide a measure of protection to depositors and to contribute to the stability of the banking system in Hong Kong.

Wing Hang Bank, Limited is a member of the Deposit Protection Scheme in Hong Kong. With effect from 1 January 2011, eligible deposits (including secured deposits) taken by this Bank are protected by the Scheme up to a limit of HK\$500,000 per depositor.

The following types of deposit maintained with Wing Hang Bank, Limited are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong:

- Current Account
- HKD Savings Passbook Account
- HKD Statement Account
- HKD Time Deposit Account *
- FCY Savings Passbook Account
- FCY Statement Account
- FCY Time Deposit Account *
- Overnight Plus Deposit
- Easy Rich Savings Plan
- Monthly Plus Fixed Deposit *
- Prime-linked Fixed Deposit *
- Multi-Currency Passbook Savings Account
- Multi-Currency Statement Savings Account
- My Kid Savings Plan

* Term deposits with a maturity exceeding 5 years are not protected by the Deposit Protection Scheme.

Wing Hang Bank Limited

1 January 2011