

Notice of Amendments to the Terms & Conditions for All Wing Hang Bank Accounts and Related Services

Dear Customers,

With effect from 25 October 2011, the Terms and Conditions for All Wing Hang Bank Accounts and Related Services shall be amended as follows:-

1. DEFINITIONS & INTERPRETATION

1. The definition of "eBanking Services" shall be amended to:

means services providing by the Bank at its discretion from time to time via Telematic Banking, Internet Banking, Mobile Banking or other electronic access channels.

2. The definition of "Mobile Banking" shall be added

means a part of eBanking Services offered by the Bank that enables the Customer (who is an individual) to access to a range of banking information and other services, as specified and provided by the Bank from time to time, using mobile network platform.

SCHEDULE II : WING HANG E-BANKING SERVICES

3. Clause 1.1 shall be amended to:

The Bank shall supply the Customer with eBanking Identification Number ("User ID" in case of Internet Banking and Mobile Banking and "Telematic Code" in case of Telematic Banking) and initial Personal Identification Number (PIN) for eBanking Services separately.

4. Clause 4.1(b) shall be amended to:

delay in or failure of transmission owing to consequences arising from without limitation, failure of the Customer's mobile phone (or such other telecommunication equipment) to receive information for whatever reason, any telecommunication breakdown, mechanical failure, power failure, malfunction, interruption or inadequacy of equipment or installation, act or omission of any telecommunication or other third party service providers, Act of God, government act, civil commotion, strike, war, fire, flood or explosion.

5. Clause 4.1(d) shall be amended to:

any leakage or loss of instruction or information relating to the Customer by any telecommunication company, equipment, device or intermediary through which the instruction or information passes.

6. The following Clause 4.1(e) shall be added after Clause 4.1(d):

(e) any services provided by the relevant telecommunication or network provider to the Customer in respect of the Customer's mobile phone (or other telecommunication equipment) or the performance or suitability of such mobile phone (or other telecommunication equipment).

7. Clause 4.2 shall be amended to:

The Bank shall take all reasonable steps to ensure that information supplied by the Bank and made available via eBanking Services is correct and updated at regular intervals. The Customer hereby agrees and confirms that all information received via eBanking Services is for reference only and shall not be taken as conclusive evidence of the matters to which it relates. Account statements showing transactions transacted through the account will be supplied by the Bank in accordance with and subject to the terms and conditions governing the relevant account. The Bank shall not be liable for any liability or responsibility for the decision made, transactions carried out by the Customer by referring to those information provided.

In case of any conflict or inconsistency between the English and the Chinese version of this Notice, the English version shall prevail.

If you do not agree to accept all of the amendments herein, we may not be able to continue to provide to you the relevant service(s).

Please contact any of our branches or our customer service hotline at 2815 9919 if you have any enquiries.