



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

**Dear Customers,**

With effect from 2 January 2012, the Terms and Conditions for All Wing Hang Bank Accounts and Related Services shall be amended as follows:-

**COMMON TERMS & CONDITIONS**

1. Clause 3.14(a) shall be amended to:

The Bank may, without giving any notice and reason to the Customer and without liability whatsoever, suspend any of its Services or close any account at any time and in any manner as the Bank in its absolute discretion considers appropriate, including without limitation where the Bank in good faith believes that any account (including without limitation, any savings, current, time deposit, investment or loan account) and/or any transaction or dealing transacted through or with the Bank or in connection with any of its Services may be used in connection with any criminal/unlawful activities, or any fraud may directly or indirectly be committed in connection with any such account, transaction or dealing.

2. Clause 3.17(a) shall be amended to:

The Customer represents, warrants and confirms that he is the sole and ultimate beneficial owner of, and has full authority to deal with, the fund, investment and property in his account, free from third party claims or interests. The Customer further represents, warrants and confirms that (i) he is acting as principal and not as agent for any other person in giving any instruction to the Bank and in entering into any transaction with his own independent decision, he has full capacity and authority to perform the obligations under these Terms and Conditions and the performance and enforcement of the Customer's obligations will not violate any laws or regulations; and (ii) no account (including without limitation, any savings, current, time deposit, investment or loan account) and/or no transaction or dealing transacted through or with the Bank or in connection with any of its Services will be used in connection with any criminal/unlawful activities, or no fraud will directly or indirectly be committed in connection with any such account, transaction or dealing.

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.

Wing Hang Bank, Limited  
November 2011