



WING HANG BANK

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We grow together

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 2012 (“Effective Date”). Please find the below 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 2012 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 2012

Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2012	From 1 March 2012
Current Account	Account closed within 3 months from date of account opening	HK\$150 / RMB150 / US\$20 per account	HK\$200 / RMB200 / US\$25 per account
	Unauthorized overdraft - RMB Current Account	Overdraft interest at overnight SHIBOR + 9% p.a.	Handling charge of RMB120 per RMB cheque & electronic payment respectively & overdraft interest at overnight SHIBOR + 9% p.a.
	Inward direct debit returned	HK\$150 per item	HK\$150 / RMB150 per item
	Deposit / withdrawal of USD banknotes to / from USD account	0.25% on the total amount (minimum: HK\$50)	Amount over USD2,000 per customer per day: 0.25% on the total amount (minimum: HK\$50)
Savings / Statement Account	Deposit / withdrawal of foreign currency banknotes to / from TT account	0.25% on the total amount (minimum: HK\$50)	Amount over USD2,000 or eqv per customer per day: 0.25% on the total amount (minimum: HK\$50)
	Inward direct debit returned	HK\$150 per item	HK\$150 / RMB150 per item
Outward Remittance	Handling charge of transaction in all currencies	Telegraphic Transfer: HK\$70 CHATS (HKD / USD / EUR / RMB): HK\$140	Telegraphic Transfer: HK\$80 CHATS (HKD / USD / EUR / RMB): HK\$150
Credit Card	Cash advance handling fee	3% on cash advance amount per time (minimum: HK\$65)	3% on cash advance amount per time (minimum: HK\$100)
	Request of statement copy	HK\$40 per copy	HK\$50 per copy
CASH Card / e-Money Loan Card	Cash advance handling fee	3% on cash advance amount per time (minimum: HK\$50)	3% on cash advance amount per time (minimum: HK\$100)
	Request of statement copy	HK\$40 per copy	HK\$50 per copy
Mortgage Loan Services	Title deeds custody (with no credit facility)	HK\$2,500 per year	HK\$3,000 per year
Securities Services	Collection of cash dividend and other cash entitlements (including cash offer and privatization)	0.5% on cash amount (Minimum charge: HK\$20 / RMB20) (Maximum charge: HK\$2,500 / RMB2,500) (Plus: handling charge for CCASS, if any)	0.5% on cash amount (Minimum charge: HK\$30 / RMB30) (Maximum charge: HK\$2,500 / RMB2,500) Plus: 1. Handling charge for CCASS, if any 2. Ad Valorem Stamp Duty, if any For acceptance of cash offer Corporate Action Charge: HK\$0.8 per board lot or odd lot
	Collection of bonus issues, scrip dividend and receipt of securities from share offer or privatization (applicable to unlisted securities)	HK\$2 per board lot or odd lot (Minimum charge: HK\$30) (Maximum charge: HK\$200) (Minimum charge of HK\$30 will be levied on collection of unlisted securities)	HK\$3 / RMB3 per board lot or odd lot (Minimum charge: HK\$30 / RMB30) (Maximum charge: HK\$200 / RMB200) (For collection of unlisted securities: HK\$30 / RMB30 per transaction) Plus: Ad Valorem Stamp Duty, if any For acceptance of share offer Corporate Action Charge: HK\$0.8 per board lot or odd lot
	Rights subscription (including open offer and preferential offer)	HK\$2 per board lot or odd lot (Minimum charge: HK\$30)	HK\$3 / RMB3 per board lot or odd lot (Minimum charge: HK\$30 / RMB30)
	Warrant conversion / ELI redemption via CCASS / Automatic exercise of structured products at expiry	HK\$2 per board lot or odd lot on top of the above deposit charges (Minimum charge: HK\$30) (plus: handling charge for CCASS, if any)	HK\$3 / RMB3 per board lot or odd lot (Minimum charge: HK\$30 / RMB30) Plus: 1. Corporate Action Charge: HK\$0.8 / RMB0.8 per board lot or odd lot 2. Receipt of securities: HK\$20 / RMB20 per transaction
	Share subdivision / consolidation	HK\$20 per event	HK\$20 / RMB20 per event
	Claim on benefit entitlement	HK\$200 per claim per stock per distribution (Service charge levied irrespective of whether the claim is successful or not) Plus: 1. Dividend collection charges mentioned above (Minimum charge: HK\$20) 2. Deposit charges mentioned above (Minimum charge: HK\$30) 3. Handling charges for CCASS, if any	HK\$200 / RMB200 per claim per stock (Service charge levied irrespective of whether the claim is successful or not) Plus: 1. Dividend collection charges mentioned above (Minimum charge: HK\$30 / RMB30) 2. Bonus collection charges mentioned above (Minimum charge: HK\$30 / RMB30) 3. Handling charge for CCASS, if any

Note: The RMB charges shown are applicable to RMB denominated stocks