

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

Dear Customers,

With effect from 06 May 2013, the Easy Link Account will be re-named as Integrated Account service and the Terms and Conditions for All Wing Hang Bank Accounts and Related Services shall be amended as follows:

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1. Item 3 of the Table of Contents on page 1 shall be amended as follows :

The title “Easy Link Account/Wing Hang Elite Banking/Wing Hang Elite Gold Banking” shall be deleted and replaced by “Integrated Account/Wing Hang Elite Gold Banking service”.

Definitions & Interpretation

2. Clause 1.1 shall be amended as follows :-

(a) The term “Easy Link Account, Wing Hang Elite Banking or Wing Hang Elite Gold Banking” shall be amended to “Integrated Account or Wing Hang Elite Gold Banking service”.

(b) All references to the term “Easy Link Account, Wing Hang Elite Banking or Wing Hang Elite Gold Banking” or “Easy Link Account/Wing Hang Elite Banking/Wing Hang Elite Gold Banking” in the definition of “Consolidated Statement”, “Primary Account”, “Sub-Account” shall be deleted and replaced respectively by the term “Integrated Account or Wing Hang Elite Gold Banking service” or “Integrated Account/Wing Hang Elite Gold Banking service”.

Common Terms & Conditions

3. Clauses 3.1 and 3.9 shall be amended as follows:-

Reference to the term “Easy Link Account/Wing Hang Elite Banking/ Wing Hang Elite Gold Banking” in each of these clauses shall be replaced by “Integrated Account/Wing Hang Elite Gold Banking service”.

Schedule I: Deposit Accounts Services

4. The fifth bullet point of the first paragraph of Schedule I shall be deleted and replaced by “Integrated Account or Wing Hang Elite Gold Banking service”.

5. The second paragraph of Clause 1 of Schedule I shall be deleted in its entirety and replaced by the following provision:

“The Customer agrees that in subscribing for Integrated Account or Wing Hang Elite Gold Banking service, he will terminate the other one of the aforementioned types of Services (if any) so that the Customer will have only subscribed for either one of the aforementioned Services (but not two of them) with the Bank at any point of time.”

6. Clause 3 of Schedule I shall be amended as follows:

Reference to the term “opening of Easy Link Account or subscription of Wing Hang Elite Banking or Wing Hang Elite Gold Banking” in this clause shall be replaced by “subscription of Integrated Account or Wing Hang Elite Gold Banking service”.

7. The heading to the section “Easy Link Account/Wing Hang Elite Banking/Wing Hang Elite Gold Banking” shall be amended to “Integrated Account/Wing Hang Elite Gold Banking service”.

(a) The first sentence of Clause 1 shall be deleted in its entirety and replaced by the following sentence:

“The Customer agrees to nominate a Primary Account at the time of subscription of Integrated Account or Wing Hang Elite Gold Banking service.”

(b) The heading of Clause 2 shall be deleted and replaced as follows:

“Automatic Linking of Sub-Accounts for Integrated Account/Wing Hang Elite Gold Banking service”.

(c) Clauses 2 and 3 shall be amended as follows:

All references to the term “Easy Link Account, Wing Hang Elite Banking or Wing Hang Elite Gold Banking” in each of these clauses shall be replaced by “Integrated Account or Wing Hang Elite Gold Banking service”.

Schedule II: Wing Hang E-Banking Services

8. Clause 9.3 shall be amended as follows:

All references to the term “Easy Link Account, Wing Hang Elite Banking or Wing Hang Elite Gold Banking” in this clause shall be replaced by “Integrated Account or Wing Hang Elite Gold Banking service”.

In case of any conflict or inconsistency between the English and the Chinese versions 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). If we do not receive your written notification on or before 30 June 2013, you will be deemed to have accepted all the amendments.

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

Wing Hang Bank, Limited

April 2013