



Notice

Effective from 03 May 2005, the minimum deposit amount over-the-counter for foreign currency time deposits will be changed as follows:

CCY	Tenor Below 1-month Minimum Deposit Amount (Original Currency)	Tenor 1-month or above Minimum Deposit Amount (Original Currency)
AUD	15,000	7,500
CAD	15,000	7,500
CHF	15,000	7,500
DKK	75,000	37,500
EUR	10,000	5,000
GBP	7,500	3,750
JPY	1,500,000	750,000
NOK	75,000	37,500
NZD	20,000	10,000
SEK	75,000	37,500
SGD	20,000	10,000
THB	300,000	150,000

Meanwhile, foreign currency savings account with daily deposit balance below the following requirement will have zero interest rate.

CCY	Daily Balance (Original Currency)	CCY	Daily Balance (Original Currency)
AUD	100	JPY	10,000
CAD	100	NOK	500
CHF	100	NZD	100
CNY	1,000	SEK	500
DKK	500	SGD	100
EUR	100	THB	2,000
GBP	100	USD	100

Wing Hang Bank, Limited

24 March 2005