



WING HANG BANK



PRESS RELEASE

Brand New Wing Hang JCB Credit Card Jointly Launched by Wing Hang Bank and JCB

(19 April 2006, Hong Kong) Wing Hang Bank, Ltd. and JCB International Co., Ltd. (hereinafter called "JCB") are pleased to announce the launch of a brand new *Wing Hang JCB Card*. The new card shows a young and energetic image which offers a wide range of privileges to its customers.

This is the first cooperation program between the two companies. In fact, the idea of the *Wing Hang JCB Card* came up half a year ago with the aims to raise the credit card brand provisions and to broaden customer base to different segments.

Ms. Hilda Ng, Assistant General Manager of Wing Hang Credit Limited (hereinafter called "WHC"), said, "Teenagers and young people are our main target customers for this new *Wing Hang JCB Card*. Since Japan is a popular place to travel for this age group, JCB, being a leading card issuer in Japan, is our valuable partner and we look forward to achieving our aims aforesaid in the local market within a short period of time."

Besides, Mr. Hitoshi Shioda, Managing Director of JCB International (Asia) Limited, said, "I am confident that our *Wing Hang JCB Card* would be associated with an admirable and joyful feeling whenever our cardholders use it."

To attract target customers, a stylish and energetic card face with four sets of fashionable welcome gifts will be offered. Upon successful application of the *Wing Hang JCB Card*, the cardholder can choose from one of the following welcome gifts: Sony PSP (PlayStation®Portable) Value Pack with one videogame, Octopus HK\$ 400 free spending value, B&O earphone or Quiksilver HK\$ 400 cash coupon. Furthermore, redemption of welcome gift does not require spending in advance.

In addition, a promotion event would be held at WHC branch in Causeway Bay on 22nd April 2006, in which one of the four welcome gifts mentioned above – Sony PSP (PlayStation®Portable) Value Pack with one videogame will be given free of charge to the first 50 successful applicants who submit application forms during the event. These successful applicants are to be exempted from all redemption requirements.

There are two *Wing Hang JCB Cards* available: Classic JCB Card and Gold JCB Card. Principal and supplementary cardholders can now enjoy an annual fee waiver for the first two years. In the future, more splendid privileges will be offered to its cardholders.



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For details, customers can contact *Wing Hang JCB Card* Customer Service by telephone at 2923 1111 or by fax at 2834 2266.

Note:

Wing Hang Bank, Ltd.

Founded in 1937, Wing Hang Bank was listed on The Stock Exchange of Hong Kong Limited in 1993. With over 50 branches and representative offices throughout Hong Kong, Macau and Mainland China, the Group offers a diverse range of banking services to meet the needs of its customers and is firmly committed to continuous service quality improvements in attempt to become the preferred bank for its customers.

JCB International Co., Ltd.

JCB is an international credit card brand and the largest card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding overseas in 1981. Its merchant network includes 13 million merchants and spans 190 countries and territories. JCB cards are now issued in 20 countries and territories, with 55.99 million card members. As part of its international growth strategy, JCB has formed alliances with more than 320 leading banks and financial institutions globally to increase merchant coverage and cardmember base. As a comprehensive payment solutions company, JCB is committed to providing high-quality payment services to customers, merchants, and partners. For further information, please visit the JCB home page at: www.jcb-global.com/english or www.jcbcorporate.com/english/.

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