

Wing Hang Bank Fixed Deposit BONUS Interest Rate Plans

Interest rate as high as 11.44% p.a.

(2 June 2008, Hong Kong) Wing Hang Bank launches Fixed Deposit Interest Rate Privileges providing higher return to customers. During the promotional period from now until 31 July 2008, can enjoy a bonus interest rate with fixed deposit interest rate as high as 11.44% p.a.[^]. Details are as follow:

Plan 1: **Bonus 3.6%p.a.** Fixed Deposit Interest Rate

Requirement	Offer 1:
Successful subscription of designated unit trust / structured products of HKD100,000 or above	Extra 3.6% p.a. interest rate for 1-month HKD/ designated foreign currency fixed deposit.*

Plan 2: **Bonus 2%p.a.** Fixed Deposit Interest Rate

Requirement	Offer 2:
Placement of a HKD fixed deposit* at HKD100,000 or above for 1-2 months	Up to extra 2% p.a. interest rate for 1-month designated foreign currency fixed deposit.*

Plan 3: **Bonus 0.5%p.a.** Fixed Deposit Interest Rate

Requirement	Offer 3:
Placement of a HKD fixed deposit* at HKD200,000 or above for 1-2 months	Extra 0.5% p.a. interest rate for the subject HKD fixed deposit* (additional 0.1% p.a. for Elite Gold Banking customers+)

Mr. Stephen Wong, Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank, Limited, said, "In view of a rather low interest rate of HKD deposit, we offer various Deposit BONUS Interest Rate Plans for customers to choose depending on their financial needs. Regardless of whether customers subscribe designated unit trust / structured products or place HKD or designated foreign currency fixed deposits at designated amount with our Bank, they can enjoy a bonus interest rate. If customers wish to gain a higher return, they can choose to subscribe designated unit trust / structured products of HKD\$100,000 or above with placement of New Zealand Dollar ("NZD") fixed deposit for 1-month tenor. Let's take the interest of NZD today, customer can enjoy a privileged interest rate as high as 11.44% p.a.

including a bonus interest rate of 3.6%p.a., which is much higher than HKD fixed deposit interest rate.'

He continued, "Our Bank also provides favorable exchange rate spread to customers which further enhance their returns. For example, the spread of NZD is only 15 points today."

During the promotional period, customers can enjoy an inward remittance fee waiver. In addition, the deposit interest can be accrued from the placement date even with demand draft.

For enquiries, please call 3199 9182 or visit any Wing Hang Bank branch for details.

Notes:

- * The above-mentioned fixed deposit should be placed with NEW fund which do not include the customer's deposit amount currently placed with the Bank.
- ^ The aforementioned interest rate as high as 11.44% p.a. is the aggregate of the prevailing fixed deposit interest rate quoted by the Wing Hang Bank Limited (the "Bank") on 2 June 2008 for New Zealand Dollar fixed deposit with 1-month tenor (i.e. 7.84% p.a.) plus the extra interest rate 3.6% p.a. This is an illustration for reference only.
- + Wing Hang Elite Gold Banking Customer should maintain an average daily total relationship balance of HK\$2,000,000 or above.

All privileges offered above are subject to the Specific and General terms and conditions.

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