



永亨銀行
WING HANG BANK



Wing Hang Bank launches subscription and financing offers for
“Chow Tai Fook Jewellery Group Limited” IPO
HK\$98 only for subscription of 30,000 shares

(5 December 2011, Hong Kong) Wing Hang Bank Limited (“the Bank”) today announces the launch of subscription and financing offers for **Chow Tai Fook Jewellery Group Limited** (“**Chow Tai Fook**”) IPO. During the promotional period from today until 7 December, new customers of the Bank or Elite Gold Banking customers can enjoy a privileged fee at **HK\$98** only for subscription of 30,000 new shares of **Chow Tai Fook** with loan amount at **HK\$572,000** (including handling charge and interest expense during the available period). Moreover, successful applicants can enjoy a fee waiver on share deposit fee.

On the other hand, existing customers can also enjoy a privileged interest rate at **1.38%p.a.** for IPO financing on subscription of **Chow Tai Fook** new shares with handling fee of HK\$100. Loan amount for all customers can be up to 90% of application money.

For further details, please call our Customer Services Hotline: 3199 9182.

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Remarks :

1. New customer means a customer who has not ever opened or maintained any securities trading account with the Bank during the past 3 months.
2. All trading are through Wing Hang Shares Brokerage Co. Ltd. Wing Hang Shares Brokerage Co. Ltd, a subsidiary of Wing Hang Bank and a member of the Stock Exchange of Hong Kong is the official broker of Wing Hang Bank.
3. The above offer cannot be used in conjunction with any other offer.
4. Wing Hang Bank reserves the right to suspend, amend and terminate the above offer and/or amend their terms and conditions without prior notice at its absolute discretion.
5. Wing Hang Bank's fees and service charges are set out in the Service Charge brochure (revised from time to time at our absolute discretion), which can be downloaded from www.whbhk.com.
6. Wing Hang Bank shall not in any way be liable for any delay or omission in any refund of application money or crediting of the allotted shares to customer's investment or securities account.
7. In case of any dispute, the decision of Wing Hang Bank shall be final and conclusive.

Risk Disclosure Statement:

Investments are not bank deposits and involve risks. The prices of securities fluctuate, sometimes dramatically and may move down as well as up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result in buying and selling securities. Before making any investment decision, potential investors should read and consider carefully the relevant IPO prospectus to gain an understanding of the relevant newly listed stock and detailed information thereof. Potential investors should consider if the investment is suitable for them in the light of their own financial position, investment objectives and risk profile. The information herein is for reference only and does not constitute and should not be regarded as any recommendation, offer or solicitation to subscribe or sell any stock. Any person considering making an investment should seek independent professional advice before making the decision.

In the event of discrepancy between the English and Chinese versions, the English version shall prevail.