Risk Warning:

Please note that investment products are not equivalent or similar to bank deposits. Investment involves risks, including the possible loss of the whole of the principal amount invested. Prices of securities may fluctuate from time to time and may even become valueless. Customer should not make any investment decision solely based on the information provided in this promotional material. Before making any investment decision, customers should read and consider all the relevant investment products' offering documents and information (including without limitation the risk factors set out therein). Customers should also seriously consider if the relevant investment is suitable for them in light of their own financial resources and position, investment objectives, investment experience, risk profile and other relevant circumstances before making any investment decision. If necessary, customers should obtain independent professional advice before making any investment decision. Investing in Renminbi ("RMB") products involves RMB exchange rate risk. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. For instance, for a personal customer, conversion to/from RMB is currently subject to a respective daily limit of RMB20,000 per person per day. You may have to allow time for conversion of RMB from/to another currency of an amount exceeding the daily limit. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. The information above is neither a recommendation, an offer to sell, nor solicitation of an offer to purchase any investment products.

Wing Hang Bank offers the waiver of RMB cashier order handling fee & first listing day brokerage fee for Hui Xian REIT

(11 April 2011, Hong Kong) Wing Hang Bank offers customer with a handling fee waiver on RMB cashier order for IPO application of Hui Xian REIT if customer maintains RMB securities trading and settlement account with the Bank. Also, customer can enjoy brokerage fee waiver for the 1st listing day transaction of Hui Xian REIT, with a waiver cap of RMB2,500. Customer is required to pay to the Bank the relevant brokerage fee first and the Bank shall rebate to the customer the brokerage fee, up to the limit of the waiver cap, by crediting the same into the customer's RMB securities settlement account within the next calendar month after the securities transaction(s) provided that at the time of rebate, the customer has still maintained a valid securities account with the Bank.

Mr. Stephen Wong, Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank, Limited, said, "Such brokerage fee waiver is applicable to all channels. Customer can also enjoy deposit fee waiver if purchase securities through the Bank. In addition to RMB cashier order handling fee waiver, all these privileges are aimed to reduce the transaction cost of customers."

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

The Bank has the right to suspend, amend, vary and / or terminate all or any of the aforementioned privileges and / or the relevant Terms and Conditions herein or any part thereof from time to time and at any time without notice to or consent of any customer. The Bank's decision and interpretation on all matters and / or disputes concerning or arising from any of the above privileges and / or the Terms and Conditions herein or any part thereof (including without limitation all or any definitions herein) shall be final, conclusive and binding on all customers.

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