

Important Notice and Risk Warning:

RMB deposit is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses if customer subsequently converts RMB to another currency (including Hong Kong dollars). Renminbi is currently not freely convertible. Conversion of RMB is subject to restrictions which are subject to changes from time to time without prior notice. There are limitations on RMB exchange & remittance. For instance, for a personal customer holding Hong Kong identity card, conversation to/from RMB is currently subject to a respective daily limit of RMB20,000 per person per day.

Please note that RMB Unit Trust is investment product, and not equivalent to or similar to bank deposits. Investment involves risks, including the substantial loss of the principal amount invested. The prices of investment products may move up or down, sometimes dramatically, and may even become valueless. Past performance is not indicative to future performance. It is as likely that losses will be incurred rather than profits made as a result of trading in investment products

Foreign currency-denominated transactions involve risks. Fluctuations in currency rates may result in significant losses in the amount invested in the event that the currency denomination of the transaction exchanges to another currency.

Customers 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 product's offering documents and information (including but not limited to the risk factors set out therein). Customers should also seriously consider if the relevant investment product is suitable for them by reference to 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.

Nothing in this promotional material constitutes an offer or an invitation to any person to acquire, purchase or subscribe for any investments products or services referred to herein.

All investment products will be subject to the terms and conditions of the relevant account opening documentation, offering documentation and investment product documentation. This promotional material has not been reviewed by the Securities and Futures Commission or other regulatory organizations in Hong Kong.

Wing Hang Bank offers various RMB services privileges

Time Deposit Interest rate as high as 5.2% p.a.

(13 August 2012, Hong Kong) Wing Hang Bank offers various RMB services privileges, including Time Deposit with interest rate as high as 5.2%p.a. and Unit Trust subscription fee as low as 1%. Non-Hong Kong residents are also entitled to the privileges, with details as follows:

(A) Step Up RMB Time Deposit Plan

From now on, customers who place Step Up RMB Time Deposit via any branches of Wing Hang Bank with New Fund* or convert funding into RMB^ at RMB300,000 or above can be entitled to a special time deposit interest rate which will be accelerated phase by phase up to 3.8%p.a. Offer is limited.

Phase	Designated Tenor	Step Up RMB Time Deposit Special Interest Rate
1	3 Months	2.45%p.a.
2	2 Months	3.0%p.a.
3	1 Months	3.8%p.a.

(B) Time Deposit Privileges for Life Protection Plan Customers

From now till 30 September, 2012, customers who successfully apply for life protection plans via branches of the Bank with minimum annual premium at HKD25,000 can enjoy Special Interest Rate for placement of time deposit of 3 months tenor can enjoy special time deposit interest rate of 5.2%p.a.:

Time Deposit Amount		Tenor	Special Interest Rate
Minimum	Maximum		
RMB50,000	3 times of the annual premium of the subscribed life protection plan	3 months	5.2%p.a.

(C) RMB Unit Trust Preferential Subscription Fee

From now till 29 September, 2012, New Elite Gold Banking customers[#] can enjoy a subscription fee at the rate of 1% and other investment account customers can enjoy a subscription fee at the rate of 1.5%, for a lump sum subscription, with any single order of RMB100,000 or above for designated RMB unit trust.

Mr. Stephen Wong, Senior Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank said, "Opening up the RMB business for Non-Hong Kong Residents can reinforce Hong Kong's leading position as a RMB Offshore Centre. Since 1 August, 2012, our Bank has provided a wide range of RMB services to Non-Hong Kong Residents including account opening, RMB exchange service, savings and time deposit taking, loans and advances, interbank transfers and remittances, and internet / telematic banking services. Our Bank would continue to provide various RMB services privileges to meet the needs of our customers."

For enquiries of the above privileges, please call 2815 9919, visit www.whbhk.com, Wing Hang Bank APP or any Wing Hang Bank branches for details.

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

* "New Fund" refers to funds newly deposited into the Bank in the forms of cash or cheque / cashier order / inward CHAT / telegraphic transfer from other banks, and must not be withdrawn / transferred from any account(s) with the Bank. In case of any dispute in relation to the definition of New Fund, the Bank reserves the right of final decision.

^ For the purpose of enjoying the special interest rate, the amount of RMB exchange by a customer should not be less than his / her Step-up RMB Time Deposit placement.

A "New Elite Gold Banking Customer" means any Elite Gold Banking customer who has not opened or maintained (whether in his or her sole name or jointly with any third party) any account with the Bank at any time during the 3 months immediately preceding 9 July 2012.