永亨銀行 WING HANG BANK 75 同根互長

Wing Hang Bank Offers RMB Certificates of Deposit Subscription

Interest rate at 2.3%pa

(10 April 2012, Hong Kong) Wing Hang Bank offers RMB (Renminbi) Certificates of Deposit with interest rate at 2.3%p.a.. From now on till 27 April 2012, the RMB Certificates of Deposit with a tenor of 9 months and quarterly interest payment will be available at all Wing Hang Bank branches. The minimum subscription amount is RMB10,000. Subscription will be available on a first-come, first-served basis. New customers subscribe the RMB Certificates of Deposit can enjoy handling fee waiver while the Bank's Elite Gold Banking customers can enjoy 50% discount on the handling fee.

Mr. Stephen Wong, Senior Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank, Limited, said, "We have introduced RMB Certificates of Deposit and recorded encouraging response in February. In view of strong demand on RMB Certificates of Deposit, we offer RMB Certificates of Deposit again to fulfill customers' need."

Offer is limited. For enquiries, please browse www.whbhk.com, call 3199 9182 or visit any Wing Hang Bank branch for details.

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Important Notes and Risk Disclosure

The above information is for reference only and does not constitute any offer, solicitation, invitation or an inducement to acquire, deal with, subscribe or assume any agreement for financial products, and does not constitute any advice, representation, inducement or recommendation. Certificates of Deposit are not equivalent to bank deposits. Certificates of Deposit are not "protected deposits" under, and are not protected by, the Deposit Protection Scheme in Hong Kong.

Certificates of Deposit are investment products. Investment involves risks, including the substantial loss of the principal amount invested. Certificates of Deposit denominated in Renminbi may involve significant market, exchange rate, liquidity, credit, Renminbi conversion restrictions risks etc. Investors should not make any investment decision solely based on the information provided above. Investment decision is made by investors. Investors should read and consider all the relevant offering documents to ensure understanding of the nature and risks of Certificates of Deposit. If necessary, investors should obtain independent professional advice before making any investment decision. Investors should also seriously consider their own circumstances, investment experience and objectives, risk tolerance level, financial resources and position before making any investment decision.