



永亨銀行
WING HANG BANK

75
同根互長

Important Notices and Risk Warning:

Please note that Securities are investment products 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. Renminbi-denominated securities have different features and varying degrees of risks.

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) and the Wing Hang Bank, Limited (the "Bank") Risk Disclosure Statements to understand the product's features and associated risks. Investment decision is made by customers; 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 investment advice or offer or an inducement to any person to acquire, purchase or subscribe for any investments or products referred to herein.

This promotional material is provided by the Bank and has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

**Wing Hang Bank Auto Payroll Service Privilege*
Welcome Reward Worth up to HK\$1,000 and HKD Savings Interest Rate at 0.25%p.a.**

(8 November 2012, Hong Kong) Wing Hang Bank announces the launch of special promotional program of Auto-payroll Service. From now till 31 December 2012, New-to-bank Customer who successfully registers the auto-payroll service via Wing Hang Bank and arranges for his/ her salary (HK\$10,000 or above) to be credited to his / her Wing Hang Bank designated HKD deposit account by autopay in 2 consecutive months, will receive a Welcome Reward worth up to HK\$1,000. The reward will be credited to the customer's Wing Hang Bank credit card account in the form of free spending credit. Meanwhile, New-to-bank customers who open Investment Account during the promotion period can also enjoy preferential brokerage fee as low as 0.1% and special HKD savings interest rate at 0.25%p.a. till the end of 2013.

Mr. Stephen Wong, Senior Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank said, "Besides enjoying our reliable auto-payroll service, becoming our customers you can also enjoy the privileged savings interest rate and brokerage rate. Moreover, our ebanking service also provides customers with comprehensive and convenient banking service. The epayment service allows customers to settle their bills for more than 600 merchants, for free; and with the newly launched same-day auto credit service among local banks, customers can manage their wealth in the quickest way."

For enquiries, please visit www.whbhk.com or call 3199 9182. You may also visit any branches of Wing Hang Bank for details.

*All privileges offered above are subject to the relevant terms and conditions, please contact Wing Hang Bank for details.

~ END ~