

## **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. Conversation 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.

## Wing Hang Bank RMB Fixed Deposit Privileges Interest rate as high as 3.3% p.a.^ Concurrently providing CNH Internet trading

(5 Sep 2012, Hong Kong) Wing Hang Bank offers RMB (Renminbi) Fixed Deposit Privileges. From now on, placement of Designated RMB Fixed Deposit by "New Fund"\* or converting funding into RMB from RMB300,000 or above via any branches of the Wing Hang Bank entitles customer a special interest rate as high as 3.3%p.a. Details as follows:

RMB Fixed Deposit Amount	Tenor	Special Interest Rate
RMB 300,000 or above	3 Months	3.0%p.a
	6 Months	3.1%p.a
	12 Months	3.3%p.a

Besides, Wing Hang Bank provides CNH Internet trading. Trading hours start from 9:00a.m. till New York market closes (summer time till 2:30a.m. and winter time till 3:30a.m.) from Monday to Friday and 9:00a.m. to 1:00p.m. on Saturday (except HK public holidays). It facilitates CNH trading for non-Hong Kong residents' personal customers and corporate customers.

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

\*"New Fund" refers to fund newly deposited into the bank in the forms of cash, cheque / cashier order, telegraphic transfer or CHATS from other banks. It does not include the customer's deposit amount currently placed with the Bank and must not be withdrawn / transferred from any account(s) with the Bank. The net increase in such deposit amount as a result of depositing new fund shall be compared with the customer's average deposit amount with the Bank during previous calendar month immediately preceding the day the of the customer's deposit of the new fund in accordance with the foregoing terms.

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