



WING HANG BANK

WE GROW TOGETHER

Important Notices and Risk Warning:

Please note that Securities and investment products are 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.

Foreign currency-denominated transactions involve currency 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) and the Wing Hang Bank (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.

Open Wing Hang Bank Integrated Account

Welcome Offer Up to HK\$1,800 Reward HKD Time Deposit Rate Up to 1% p.a.*

(27 May 2013) From now till 31 July 2013, new customers who successfully open an Integrated Account and an Investment Account could enjoy fabulous privileges including the welcome offer of up to HK\$1,800 supermarket cash coupon, HKD time deposit rate up to 1% p.a. and \$0 brokerage fee for securities trading.

Through the Integrated Account, customers may flexibly conduct fund transfer, issue cheques, buy/sell multiple currencies and place time deposits. It can also be used as settlement account for securities, funds and other investment products; facilitating the transaction processes. Besides, customers may review the balances of investment account, credit card and gold account etc. via the consolidated statement; enabling them to review all the accounts portfolio at a glance. Moreover, through the 24-hour e-Banking service, customers may enjoy banking services anytime anywhere.

*All privileges offered above are subject to the relevant terms and conditions, please call 3199 9182 for details.

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