



WING HANG BANK

WE GROW TOGETHER

Important Notices and Risk Warning:

Please note that investment products (including securities) 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.

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, asset concentration 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 launches subscription and financing offers for
"China Galaxy Securities" and "SINOPEC Engineering" IPOs
Interest rate as low as 0.75%p.a.**

(10 May 2013, Hong Kong) Wing Hang Bank Limited ("the Bank") today announces the launch of subscription and financing offers for **China Galaxy Securities Co., Ltd. ("China Galaxy Securities")** and **SINOPEC Engineering (Group) Co., Ltd. ("SINOPEC Engineering")** IPOs. During the subscription period, customers can enjoy a privileged interest rate at **0.75%p.a.** for IPOs financing on subscription of **China Galaxy Securities** and **SINOPEC Engineering** new shares with handling fee of HK\$100. Loan amount for all customers can be up to 90% of application money.

For further details, please call our Customer Services Hotline at 3199 9182.

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Remarks :

1. Subscription period of China Galaxy Securities Co., Ltd. is 9 May to 13 May 2013; subscription period of SINOPEC Engineering is 10 May to 14 May 2013.
2. All trading are through Wing Hang Shares Brokerage Co. Ltd. Wing Hang Shares Brokerage Co. Ltd, a subsidiary of Wing Hang Bank, Limited (the "Bank") and a member of the Stock Exchange of Hong Kong is the official broker of the Bank.
3. The above offer cannot be used in conjunction with any other offer.
4. The Bank reserves the right to suspend, amend and terminate the above offer and/or amend their terms and conditions without prior notice at its absolute discretion.
5. The Bank's fees and service charges are set out in the Service Charge brochure (revised from time to time at our absolute discretion), which can be downloaded from www.whbhk.com.
6. The Bank shall not in any way be liable for any delay or omission in any refund of application money or crediting of the allotted shares to customer's investment or securities account.
7. In case of any dispute, the decision of the Bank shall be final and conclusive.

In the event of discrepancy between the English and Chinese versions, the English version shall prevail.