

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.

Wing Hang Bank**New Customer Enjoys Brokerage Fee \$0 and Saving Interest Rate 0.25%p.a.***

(9 January 2013, Hong Kong) Wing Hang Bank announces from now till 28 March 2013, new customer, who successfully opens an investment account via any branches of the Bank, would enjoy brokerage fee at \$0 for share trading buy and sell transactions (waiver cap HK\$5,000). Afterwards, customer could continue to enjoy the preferential brokerage rate as low as 60% discount off at 0.1% until 31 December 2013. In addition to brokerage fee privilege, customer would also be entitled to the special HKD savings interest rate at 0.25%p.a..

Mr. Stephen Wong, Senior Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank said, "The stock market is active recently, in order to attract new customers and help them reduce transaction costs, we specially offer the brokerage fee reduction privilege with offering period extended to year end. Meanwhile, if customers are waiting for a pullback in the stock market, they may also choose to place their fund on the savings account of the Bank so as to enjoy the return from our high interest rate."

For enquiries, please visit www.whbhk.com or call 3199 9182 or download Wing Hang Bank App or 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.

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