



WING HANG BANK

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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 Investment Account Customer
Enjoys Brokerage Fee \$0 and Savings Interest Rate 0.25%p.a.***

(3 October 2013, Hong Kong) Wing Hang Bank announces from now till 31 December 2013, customer who successfully opens a new investment account via any branches of the Bank, would enjoy brokerage fee at \$0 for share trading buy and sell transactions (waiver cap at HK\$5,000). Afterwards, customer could continue to enjoy the privilege of preferential brokerage rate as low as 0.1% until 30 June 2014 (Details as below table). In addition to brokerage fee reduction privilege, customer would also be entitled to the special HKD savings interest rate at 0.25%p.a. simultaneously.

	2 October 2013 to 31 December 2013	2 January 2014 to 30 June 2014	
Trading Channels	Brokerage Fee	Brokerage Fee Rate	Minimum brokerage fee
WHB e-Trading Service	\$0 (waiver cap at HK\$5,000^)	0.1%	HK\$75 /RMB75
Over-the-counter or call centre of the Bank		0.15%	HK\$100 /RMB100

^After the waiver cap is reached, customers can enjoy brokerage fee rate 0.1%(minimum HK\$75 /RMB75) for share trading via WHB e-Trading Service; and at 0.15% (minimum HK\$100 /RMB100) for share trading via Over-the-counter or call centre of the Bank.

Mr. Stephen Wong, Senior Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank said, "With the intention of attracting more customers to make securities trading transactions via our bank and helping them reduce the transaction costs, we specially offer the brokerage fee reduction privilege with offering period extended to June next year. Meanwhile, they may also place their idle fund in the savings account of the Bank so as to benefit from our high interest rate. Besides, we provide wide



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range of trading channels including Internet, Mobile, Call Centre, Interactive Voice Response (IVR) system and Over-the-Counter. Our investment account customers can also enjoy free real time stock quote service, which let customers to seize every investment opportunity.”

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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