

Important Notices and Risk Warning

Renminbi ("RMB") deposit is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in profits or losses if customer subsequently converts RMB to another currency (including Hong Kong dollars). Conversion of RMB through the Bank is subject to the restriction specified by regulatory requirements, RMB position of the Bank and its commercial decisions at that moment.

OCBC Wing Hang Launches Renminbi Time Deposit Privileges Interest Rate Can Be As High As 6.8%p.a. ^

Hong Kong, December 8, 2014 – OCBC Wing Hang Bank Limited ("OCBC Wing Hang") announces the launch of Renminbi (RMB) Time Deposit Privileges. Tenors are from 1 week up and the deposit amounts start from RMB100,000 up to match different financial needs of customers.

With immediate effect, customers who convert funding into RMB at RMB100,000 or above via any branch of OCBC Wing Hang for the placement of RMB time deposit, can enjoy special interest rate as high as 6.8%p.a., details are as follows:

RMB Time Deposit		
Time Deposit Amount	Tenors	Special Interest Rate
RMB100,000 or above	1 week	6.8%p.a.
	1 month	5.5%p.a.
	2 months	3.8%p.a.

If customers would like to have a great flexibility, the Step-up RMB Time Deposit offer which allows you to withdraw the principle on the maturity date of the designated tenor of any phase will be the choice. Customers who place the Step-up RMB Time Deposit with "New Fund"* at RMB300,000 or above can enjoy a special time deposit interest rate which will be accelerated phase by phase to up to 3.6% p.a., details are as follows:

Step-up RMB Time Deposit			
Fixed Deposit Amount	Phase	Designated Tenor	Special Interest Rate
RMB300,000 or above	1	30 Days	3%p.a.
	2	30 Days	3.3%p.a.
	3	30 Days	3.6%p.a.

Mr. Stephen Wong, Head of Retail Banking Division of OCBC Wing Hang, said, "In order to serve customers who have different RMB needs, the Bank has launched different RMB time deposit promotional packages. At the same time, we are offering attractive exchange rates that will further enhance customers' returns on these packages."

The offer of the aforementioned special interest rates is limited and available on first-come-first-served basis. For enquiries, please visit the Bank's website www.ocbcwhhk.com, call 2815 9919 or visit any branch of OCBC Wing Hang for details.

[^] All privileges offered above are subject to the relevant terms and conditions, please call 2815 9919 for details.

*"New Fund" under Step-up RMB Time Deposit Plan refers to fund newly deposited into the bank in the forms of 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.

About OCBC Wing Hang

Founded in 1937, OCBC Wing Hang is one of the longest established financial institutions in Hong Kong. Together with its subsidiaries and affiliated companies, it offers a comprehensive range of commercial banking products and services and other financial services such as consumer financing, share brokerage and insurance, among others. It has a network of 95 branches in Hong Kong, Macau and China.

OCBC Wing Hang Bank is a subsidiary of OCBC Bank, the second largest financial services group in Southeast Asia by assets. OCBC Bank is one of the world's most highly-rated banks, with an Aa1 rating from Moody's. It has an international presence of over 630 branches and representative offices across 18 countries and territories, including OCBC Wing Hang's network.