

Important Notices and Risk Warning

Investment involves risks. The prices of securities may move up or down, sometimes dramatically, and may even become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading in securities.

Customers should read and consider all the relevant investment product's offering documents and information (including but not limited to the Bank's Risk Disclosure Statement related to China Connect Service-Investing in Shanghai-Hong Kong Stock Connect Northbound Trading Service). Customers should also seriously consider if the relevant investment product is suitable for them by reference to their own financial situation, investment objectives, investment experience, and other relevant circumstances. If necessary, customers should obtain independent professional advice.

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.

OCBC Wing Hang Renminbi Time Deposit
Interest Rate As High As 6.8%p.a. ^
and
Securities Trading for Shanghai-Hong Kong Stock Connect
Brokerage Fee at \$0^

Hong Kong, November 18, 2014 – OCBC Wing Hang Bank Limited (“OCBC Wing Hang”) announces the launch of Renminbi (RMB) Time Deposit and Securities Trading Privileges. With immediate effect, customer who converts funding into RMB for making a 1 week RMB time deposit at RMB100,000 or above via any branches of OCBC Wing Hang, can enjoy special interest rate as high as 6.8%p.a. Customer can also withdraw the whole principal anytime to grab the investment opportunities brought by Shanghai – Hong Kong Stock Connect! Also, customers can still enjoy high interest rate based on the actual number of days they placed the time deposit with the Bank. Besides, with effect from November 19, 2014 to February 27, 2015, customers would enjoy brokerage fee at \$0 for share trading transactions of A-shares (waiver cap at HK\$3,800).

Mr. Stephen Wong, Head of Retail Banking Division of OCBC Wing Hang, said, "To cope with the official launch of Shanghai – Hong Kong Stock Connect, the Bank launches RMB time deposit and securities trading promotions . Aside from earning high interest, customer can also flexibly manage their funds to seize investment opportunities in China and Hong Kong.

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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 3199 9182 or visit any branches of OCBC Wing Hang for details.

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

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.

For more information, please visit www.ocbcwhhk.com.
