

## Wing Hang Bank Step-up HKD Time Deposit Privileges Special Interest rate as high as 1.98% p.a. ^

(15 January 2014, Hong Kong) Wing Hang Bank offers Step-up HKD (Hong Kong Dollar) Time Deposit Privileges of special interest as high as 1.98%p.a.^. Customer who places the Step-up HKD Time Deposit with "New Fund"\* at HKD300,000 or above via any branch of Wing Hang Bank can enjoy a special time deposit interest rate which will be accelerated phase by phase to up to 1.98% p.a., details are as follows:

Step-up HKD Time Deposit			
Fixed Deposit Amount	Phase	Designated Tenor	Special Interest Rate
HKD300,000 or above	1	90 Days	0.98%p.a.
	2	60 Days	1.28%p.a.
	3	30 Days	1.98%p.a.

Moreover, principal can be withdrawn on the maturity date of the designated tenor of any phase so that customers can enjoy greater interest return with higher flexibility.

For enquiries, please call 2815 9919, visit www.whbhk.com or any Wing Hang Bank branch for details.

<sup>^</sup>All privileges offered above are subject to the relevant terms and conditions, please contact Wing Hang Bank for details.

<sup>\*&</sup>quot;New Fund" refers to fund newly deposited into the bank in the forms of cash, 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 It does not include the customer's deposit amount currently placed with the Bank and must not be withdrawn / transferred from any account(s) with the Bank.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 of the customer's deposit of the new fund in accordance with the foregoing