

## Wing Hang Bank My Kid Savings Plan Interest rate as high as 1.75% p.a.<sup>1</sup>

(20 January 2014, Hong Kong) Wing Hang Bank offers My Kid Savings Plan Special Interest Rate Privileges that tailor-make to fit the need of family with kids who get lai see money during the Lunar New Year.

During the promotion period (from 20 January to 28 February 2014), customer who starts a new My Kid Savings Plan with monthly deposit between HKD500 and HKD10,000 will be entitled to a special interest rate up to 1.75%p.a.<sup>1</sup>. Details are as below:

Tenor of Savings Plan	Special Interest Rate
12 months	1.25%p.a.
18 months	1.50%p.a.
24 months	1.75%p.a.

Furthermore, customer can place optional initial deposit<sup>2</sup> and inject additional deposit during each Lunar New Year<sup>3</sup> to increase interest return.

Mr. Stephen Wong, Senior Deputy General Manager & Head of Retail Banking Division of Wing Hang Bank, Limited, said, "Start a My Kid Savings Plan after Lunar New Year for the children and deposit their red packet money can help children develop savings habits and get a proper money management concept. My Kid Savings Plan differs from other monthly savings plan. Parents can increase interest return by putting in their children's savings together with their "Red Pocket Money" after each Lunar New Year."

For enquiries, please call 2815 9919, visit <a href="www.whbhk.com">www.whbhk.com</a> / Wing Hang Bank APP or any Wing Hang Bank branch for details.

All privileges offered above are subject to the Specific and General terms and conditions.

Notes:

- The aforementioned interest rate is only applicable to customer who starts a 24 months new My Kid Savings Plan
  with monthly deposit between HKD500 and HKD10,000 inclusive during the promotion period. This is an illustration
  for reference only and it may be revised subject to prevailing market conditions. Please contact branches of the Bank
  for details.
- Optional Initial Deposit of My Kid Savings Plan should not be less than the monthly deposit with a maximum of HKD100,000.
- Additional Deposit per annum should not be less than the monthly deposit with a maximum of HKD20,000 or 5 times
  of the monthly deposit, whichever is lower. The deposit should be made within 1 month from the 4<sup>th</sup> day of the Lunar
  New Year.

All deposit will be subject to the terms and conditions of the relevant account opening documentation.

~ END ~