

## Wing Hang Bank Hong Kong Dollar Time Deposit Privileges^ Special Interest Rate as High as 1.85% p.a.

(22 April 2014, Hong Kong) Wing Hang Bank announces the launch of Hong Kong Dollar Time Deposit Privileges. New-to-Bank customer who has successfully applied for Wing Hang Elite Gold Banking and opened an investment account with the Bank and placed Hong Kong Dollar (HKD) time deposits with a tenor of 260 days at HKD300,000 or above via any branches of the Bank can enjoy special interest rates at 1.85%p.a.. New-to-Bank Wing Hang Bank Elite Gold Banking customer can also entitle monthly deposit account maintenance fee waiver. Moreover, New-to-Bank customer or new investment account customer placed the above-mentioned HKD time deposit with New Fund\* can enjoy special interest rate at 1.7%p.a. Details as below:

Tenor	Time Deposit Amount	Special Interest Rate	
		New-to-Bank Customer or New Investment Account Customer	New-to-Bank
			Wing Hang Elite Gold Banking
			Customer who opens an
			investment account
260	HKD300,000 or above	1.7%p.a.	1.85%p.a.
Days			1.00 /up.a.

The offer of the aforementioned special interest rate is limited and is available on first-comefirst-served basis. For enquiries, please visit <a href="www.whbhk.com">www.whbhk.com</a>, Wing Hang mobile APP or call 2815 9919. You may also visit any branches of Wing Hang Bank 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 It does not include the customer's deposit amount currently placed with the Bank and must not be withdrawn / transferred from any account(s) with the Bank.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 terms. All deposit products will be subject to the terms and conditions of the relevant account opening documentation and offering documentation.

In case of any dispute in relation to the definition of New Fund, the Bank reserves the right of final decision.