

Important Notice and Risk Warning:

Some of the unit trusts are investment products involving derivatives. The investment decision is yours but you should not invest in any of such product(s) unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Unit trusts are investment products. Investment involves risks, including the substantial loss of the principal amount invested. The prices of investment products may move up or down, sometimes dramatically, and may even become valueless. Past performance is not indicative to future performance. It is as likely that losses will be incurred rather than profits made as a result of buying and selling in investment products.

Customers should not make any investment decision solely based on the information provided in this promotional material. Before making any investment decision, customers should read attentively and carefully consider all the relevant investment product's offering documents and information (including but not limited to the risk factors set out therein) to understand the products features and associated risks. Investment decision is made by customers; customers should also seriously consider if the relevant investment product is suitable for them by reference to their own financial position, investment objectives, investment experience and other relevant circumstances. If necessary, customers should obtain independent professional advice before making any investment decision.

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, products or services referred to herein.

This promotional material is provided by the Bank and has not been reviewed by the Securities and Futures Commission or any regulatory authorities in Hong Kong.

OCBC Wing Hang Offers Attractive Preferential Rates and Cash Rebates on Fees/Charges on Single-Payment Unit Trust subscriptions^

Hong Kong, February 6, 2015 – OCBC Wing Hang Bank Limited (“OCBC Wing Hang” or “Bank”) today announced the launch of a slew of promotional rates and cash rebates on fees/charges on single-payment unit trust subscriptions, effective till the end of April.

Recognising the wide appeal of unit trusts as an investment instrument, OCBC Wing Hang will offer customers a preferential 1.25% subscription fee rate on all single payment unit trust investments of HK\$100,000 or above. This promotional rate is priced at an attractive discount to the industry norm of between 1.5% and 2% typically charged. OCBC Wing Hang Elite Gold Banking customers enjoy an even steeper discount, paying a subscription fee of just 1%.

Beyond this, customers will enjoy a further cash rebate on fees/charges of HK\$1,288 if they accumulate an investment amount of HK\$1,000,000 or more on single-payment unit trusts, within a calendar month.

In addition, customers who successfully transfer any unit trust from other banks or financial institutions into their investment accounts maintained with the Bank will be entitled to a HK\$200 cash reward. This is applied to every

HK\$100,000 worth of unit trust investment transferred to the Bank and capped at a maximum of HK\$4,000.

Mr. Stephen Wong, Head of Retail Banking Division, OCBC Wing Hang, said, "Unit trusts allow our customers to gain access to investment opportunities across asset classes, sectors and geographies while diversifying investment risks. Our low subscription fee rates and rebates offered facilitate unit trust investment, paving the way for customers to benefit from global opportunities as and when they arise."

For enquiries, please visit the Bank's website www.ocbcwhhk.com, call 3199 9182 or visit any OCBC Wing Hang branch 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 and offices 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.