華僑永亨銀行 OCBC WING HANG

MEDIA RELEASE

OCBC WING HANG REMOVES MONTHLY MAINTENANCE FEES FOR PERSONAL INTEGRATED ACCOUNTS AND SAVINGS AND CURRENT ACCOUNTS; ATM CARD ANNUAL FEE ALSO REMOVED

Providing basic banking services free of charge to promote financial inclusion

Hong Kong, 2 July 2019 – OCBC Wing Hang Bank Limited ("OCBC Wing Hang") today announced that, with effect from 1 August 2019, the below balance monthly maintenance fee for its personal integrated accounts and Hong Kong Dollar and Renminbi savings and current accounts will be removed. In addition, the annual fee for ATM card will also be removed. Details are as follows:

Personal Integrated Account	No Below Balance Maintenance Fee (currently HKD60 per month if the average daily total relationship balance below HKD 10,000 or equivalent)
Smart Account	No Below Balance Maintenance Fee (currently HKD60 per month if the average daily total relationship balance below HKD 10,000 or equivalent)
HKD / RMB Passbook Savings Account	No Below Balance Maintenance Fee (currently HKD/RMB60 per month if the average daily total relationship balance below HKD 5,000 or equivalent)
HKD / RMB Statement Savings Account	No Below Balance Maintenance Fee (currently HKD/RMB60 per month if the average daily total relationship balance below HKD 5,000 or equivalent)
HKD / RMB Current Account	No Below Balance Maintenance Fee (currently HKD/RMB60 per month if the average daily total relationship balance below HKD 5,000 or equivalent)
ATM Card	No Annual Fee (currently HKD 50 per year)

Mr. Eric Ong, Head of Retail Banking said: "We are happy to make basic banking services available to all free of charge as we understand that banking today embraces inclusion. It is our priority to place our customer's needs first and will continue to provide customer-centric products and services to more people in Hong Kong."

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About OCBC Wing Hang

OCBC Wing Hang, together with its subsidiaries and affiliated companies, 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 over 90 branches and offices in Hong Kong, Macau and mainland China.

Founded in Guangzhou as a money changing business in 1937, the former Wing Hang Bank was incorporated and granted a banking licence in Hong Kong in 1960. OCBC Wing Hang became a wholly-owned subsidiary of OCBC Bank on 15 October 2014. OCBC Bank is the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with an Aa1 rating from Moody's. Recognised for its financial strength and stability, OCBC Bank is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker. OCBC Bank is the longest established Singapore bank with an international presence of more than 560 branches and representative offices in 19 countries and regions. OCBC Bank's market-leading subsidiaries include Great Eastern Holdings, the oldest and most established life insurance group in Singapore and Malaysia; Lion Global Investors, one of the largest private sector asset management companies in Southeast Asia; and Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals.

As part of the OCBC group of companies, OCBC Wing Hang offers customers an augmented banking network, global market access and an extensive range of products and services for personal and business financial needs. With its strong business performance, OCBC Wing Hang was awarded "Best International Bank in Hong Kong" by FinanceAsia Country Awards for Achievement in 2018 and awarded "Best Bank in Macau" By Global Finance Best Bank Awards 2018.