華僑永亨銀行
OCBC WING HANG

MEDIA RELEASE

OCBC WING HANG INTRODUCES RELIEF MEASURES TO CUSTOMERS
TO COMBAT THE IMPACT OF THE CORONAVIRUS OUTBREAK

Hong Kong, 14 February 2020 – OCBC Wing Hang Bank ("the Bank") today announced tailored measures for its customers, including both the Bank and OCBC Wing Hang Credit customers, who are impacted by the challenges brought by the novel CoronaVirus (COVID-19) outbreak.

The novel CoronaVirus outbreak swept the community in the past weeks. We are working at our best to help our customers who are affected by novel CoronaVirus tide over this difficult time, allowing eligible customers to have more flexibility in tackling their short-term financial management. These measures include:

- Providing individual and SME/Commercial mortgage customers, principal moratorium for mortgage of up to six months, during which only monthly interest payments have to be made while principal repayment will be deferred. Final maturity of the mortgage loans will be automatically extended correspondingly.
- Allowing SME Financing Guarantee Scheme ("SFGS") customers as well as customers who have automobile loans to have principal moratorium on their loans.
- Waiving handling fee for abovesaid applications.
- Providing additional benefits to existing and new customers who have taken out life insurance plans underwritten by Hong Kong Life Insurance Limited via the Bank, including free additional hospital income and other benefits if the insured is diagnosed as suffering from novel CoronaVirus infection. Related hospital income benefit claims

will be processed as soon as within one working day. Customers who are indisposed to pay their renewal premiums by due date may apply in writing to Hong Kong Life to extend the grace period by up to 90 calendar days.

Na Wu Beng, Chief Executive of OCBC Wing Hang Bank said, “For years, we stand with our customers in good times and bad, the current coronavirus outbreak is expected to have negative impact on our local economy and affect significant number of people and businesses. As a long-term partner to our customers, we are here to help our homeowners and commercial customers ease the pressure on their liquidity situation and work together to overcome this tough time.”

All applications are reviewed on a case-by-case basis and we encourage customers to call us for enquiries and applications, customers may call the following hotlines or contact their relationship managers, if applicable:

Retail banking and SME customer hotline: 3199 9188
Auto Finance Customer Hotline: 2281 9888
Insurance hotline: 2272 8802
OCBC Wing Hang Credit hotline: 2305 1886

-End-

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 SAR, Macau SAR 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.