

Summary of Service Charge Revision for Deposit Account

| Type of Service | Description | Before 1 August 2003 | From 1 August 2003 |
|----------------------------|---|--|---|
| Current Account | Unauthorized Overdraft | Handling charge of HK\$100 per time and overdraft interest at Wing Hang Prime Lending Rate or overnight HIBOR rate (Hong Kong Inter-Bank Offer Rate), whichever is higher, +6.5%p.a. | Handling charge of HK\$100 per cheque and electronic payment respectively, and overdraft interest at Wing Hang Prime Lending Rate or overnight HIBOR rate (Hong Kong Inter-Bank Offer Rate), whichever is higher, +8%p.a. |
| Savings Account | Insufficient fund in account to meet payment of inward direct debit item | HK\$100 per time | HK\$100 per item |
| | Personal Deposit Account Maintenance Fee | - The Bank will waive the monthly service fees for Mandatory Provident Fund customers who make contribution and payroll through his/her account in the bank. | - All Mandatory Provident Fund customers will be charged according to the Bank's existing policy. |
| Outward Remittance* | Telegraphic Transfer Handling Charge - HKD transaction against HKD account | 0.125% of the total amount (min. HK\$50) (max. HK\$1,000) | HK\$50 |
| | Demand Draft/Mail Transfer - HKD transaction against HKD accounts | 0.125% of the total amount (min. HK\$40) (max. HK\$1,000) | HK\$40 |
| | Cover Telex (if necessary) | HK\$80 | HK\$70 |



| | | | |
|-------------------------|--|---|--|
| Money Exchange | Hong Kong Dollar Cheques drawn on Macau | 6 working days unsecured overdraft interest on the amount per cheque, calculated at Wing Hang Prime Lending Rate +6.5%p.a. (Min. HK\$10 per cheque) (plus 0.09% correspondent bank charges per cheque if the cheque amount over HK\$1,000,000.) | 0.25% of the amount per cheques. (Min. HK\$50 per cheque) |
| General Services | Cancel Electronic Payment | Not Applicable | HK\$100 per item |
| | Remittance of funds by CHATS - Outward - Inward | - HK\$100 per item - Not Applicable | - No Change - HK\$10 / US\$1.50 / EUR€1.50 per item |

*The above charges do not include any correspondent bank commission and advice of remittance, etc., if any.

In the event of a conflict or discrepancy, the English version of this document shall prevail over the Chinese version.