



Dear Customer,

Service Charge Revision

Thank you for your valued support to Wing Hang Bank.

In order to maintain high quality banking services, various charges will be revised with effect from 1 May 2006 (“Effective Date”). Please find the enclosed table summarizing the changes for your reference.

Please note that you will be deemed to have accepted to the revised charges if you continue using or retaining your relevant account after the Effective Date.

Please notify us in writing of your objection to the revised charges before 1 May 2006 if you do not accept the revised charges so that appropriate arrangements can be made to discontinue the service.

Should you have any queries, please call our Customer Services Hotline at 3199 9188.

WING HANG BANK, LTD.

March 2006

Service Charges Revision

Type of Service	Description	Before 1 May 2006	From 1 May 2006
Personal Deposit Account Maintenance Fee	HKD Current / Passbook / Statement Savings Account - Average daily balance below HK\$5,000	HK\$40 per month	HK\$50 per month
	Easy Link Account - Average daily balance below HK\$5,000 or equivalent	HK\$50 per month	HK\$60 per month
	Elite Banking Account - Average daily balance below HK\$500,000 or equivalent	HK\$100 per month	HK\$120 per month
Current Account	Returned cheque - insufficient funds	HK\$100 per HK\$ cheque US\$15 per US\$ cheque	HK\$110 per HK\$ cheque US\$15 per US\$ cheque
	Unauthorized overdraft	Handling charge of HK\$100 per HK\$ 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, +9% p.a.; or handling charge of US \$13 per US\$ cheque and electronic payment respectively, and overdraft interest at USD Prime Lending Rate or overnight LIBOR rate (London Inter-Bank Offer Rate), whichever is higher, +9% p.a.	Handling charge of HK\$110 per HK\$ 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, +9% p.a.; or handling charge of US \$15 per US\$ cheque and electronic payment respectively, and overdraft interest at USD Prime Lending Rate or overnight LIBOR rate (London Inter-Bank Offer Rate), whichever is higher, +9% p.a.
	Inactive Account	HK\$100 or US\$ equivalent per half year for account that has been inactive for more than 1 year and with balance below HK\$1,000 or US\$ equivalent (Nil balance account will be closed by the Bank)	HK\$100 or US\$ equivalent per half year for account that has been inactive for more than 1 year and with balance below HK\$2,000 or US\$ equivalent (Nil balance account will be closed by the Bank)
	Inward direct debit returned due to insufficient funds	HK\$100 per item	HK\$110 per item
Savings / Statement Savings Account	Dormant Account	HK\$100 or equivalent per half year for account that has been inactive for more than 3 years and with balance below HK\$1,000 or equivalent (Nil balance account will be closed by the Bank)	HK\$100 or equivalent per half year for account that has been inactive for more than 3 years and with balance below HK\$2,000 or equivalent (Nil balance account will be closed by the Bank)
	Inward direct debit returned due to insufficient funds	HK\$100 per item	HK\$110 per item
	Insufficient fund in account to meet payment of inward direct debit item	HK\$100 per item	HK\$110 per item
ATM Card	Additional fee for cross broad cash withdrawal via JETCO Network	HK\$10 per transaction	HK\$20 per transaction
	Lost card replacement	HK\$30 or equivalent per card	HK\$50 or equivalent per card
Credit Card	Late Payment Charge	5% on minimum payment due per time (minimum HK\$100 / maximum HK\$200)	5% on minimum payment due per time (minimum HK\$130)
	Card Balance Withdrawal - by cashier order or bank account transfer	HK\$40 per time	HK\$55 per time
	Over-the-counter payment	HK\$10 per transaction	HK\$20 per transaction
CASH Card / e-Money Loan Card	Card Balance Withdrawal - by cashier order or bank account transfer	HK\$40 per time	HK\$55 per time
	Over-the-counter payment	HK\$10 per transaction	HK\$20 per transaction
Mortgage Loan Services	Title deeds custody (with no credit facility)	HK\$1,000 per year	HK\$1,500 per year
Securities Services	Scrip handling and settlement-related services - Deposit of securities (shares, warrants, new issue shares, notes, etc.)	<u>1. Physical Certificates:</u> HK\$5 per board lot or odd lot (minimum HK\$30)	<u>1. Physical Certificates:</u> HK\$5 per board lot or odd lot (minimum HK\$30 / maximum HK\$500)
	- Money settlement fee (Through CCASS)	HK\$30 per request	HK\$50 per request

* Please refer to the "Wing Hang Bank Service Charges" booklet for the waiver conditions.

Service Charges Revision

Type of Service	Description	Before 1 May 2006	From 1 May 2006
Securities Services	Account maintenance - Safe custody	HK\$0.15 per board lot or odd lot (Collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day) (minimum HK\$150 per half year)	HK\$0.15 per board lot or odd lot (Collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day) (minimum HK\$100 per half year / maximum HK\$2,500 per half year)
	Nominee Services and corporate actions - Collection of cash dividend and other cash entitlements (including Cash offer & Privatization)	0.5% on cash amount (minimum HK\$20)	0.5% on cash amount (minimum HK\$20 / maximum HK\$2,500) (plus: handling charge for CCASS, if any)
	- Collection of bonus issues, rights issues and scrip dividend	HK\$1 per board lot or odd lot (minimum HK\$30 / maximum HK\$100)	HK\$2 per board lot or odd lot (minimum HK\$30 / maximum HK\$100)
	- Rights subscription	HK\$1 per board lot or odd lot (minimum HK\$20)	HK\$2 per board lot or odd lot (minimum HK\$30)
	- Warrant exercise / ELI redemption via CCASS	HK\$1 per board lot on top of the above deposit charges (minimum HK\$20) (plus: handling charge for CCASS, if any)	HK\$2 per board lot on top of the above deposit charges (minimum HK\$30) (plus: handling charge for CCASS, if any)
Financing and other services	- Application for new issue shares / notes	<u>1. Subscribe under Wing Hang Bank (Nominees) Ltd.:</u> HK\$200 per application (Service Charge levied irrespective of whether the application is successful or not)	<u>1. Subscribe under Wing Hang Bank (Nominees) Ltd.:</u> HK\$100 per application (Service Charge levied irrespective of whether the application is successful or not)
	- Claim on benefit Entitlement	HK\$100 per claim per stock per distribution (minimum HK\$100) plus: 1. dividend collection charges mentioned above (minimum HK\$20) 2. deposit charges mentioned above (minimum HK\$30) (handling charges for CCASS, if any) (Service charge levied irrespective of whether the claim is successful or not))	HK\$200 per claim per stock per distribution (minimum HK\$200) plus: 1. dividend collection charges mentioned above (minimum HK\$20) 2. deposit charges mentioned above (minimum HK\$30) (handling charges for CCASS, if any) (Service charge levied irrespective of whether the claim is successful or not)
	- Ad Valorem Stamp Duty handling fee	N/A	HK\$100 per instruction (applicable to Buyer & Seller)
Outward Remittance	CHATS (HKD / USD / EUR) - Handling charge	HK\$120	HK\$130
	- USD transaction - against USD big note account total amount	0.20% of the total amount (minimum HK\$120)	0.20% of the total amount (minimum HK\$130)
	- against USD small note account total amount	0.32% of the total amount (minimum HK\$120)	0.32% of the total amount (minimum HK\$130)
Foreign Notes / RMB Exchange	Wing Hang Elite Banking Customer	Free	Free
	Other Account Holder	Free	Transaction amount less than HK\$3,000 or equivalent, HK\$50 per time
General Services	Deposit of local USD cheque into USD notes account	N/A	0.25% of the total amount (minimum HK\$50)
	Deposit of USD cheque payable in Guangdong / Shenzhen	N/A	HK\$100 / US\$13 per cheque
	Unsuccessful standing instruction execution due to insufficient fund	HK\$100	HK\$110
	Amend / Cancel Electronic Payment	HK\$100 per item	HK\$110 per item