

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 June 2007 (“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 June 2007 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, LIMITED**  
April 2007

## Summary of Service Charges Revision

Type of Service	Description	Before 1 June 2007	From 1 June 2007
Personal Deposit Account Maintenance Fee	- HKD Current / Passbook / Statement Savings Account  - Easy Link Account  - Elite Banking Account	- HK\$50 per month for average daily balance below HK\$5,000  - HK\$60 per month for average daily balance below HK\$5,000 or equivalent  - HK\$120 per month for average daily balance below HK\$500,000 or equivalent  * Remark: (1) The Bank will calculate the average daily balance of the account(s) on a monthly basis. (2) The average daily balance for Easy Link / Elite Banking Accounts is the aggregate of a customer's account(s) with Wing Hang Bank <ul style="list-style-type: none"> <li>• The balance includes all-currencies Passbook Savings, Statement Savings, Current and Time Deposit;</li> <li>• The balance of personal accounts held in the same account name and with the same Hong Kong Identity Card number;</li> <li>• For single-name account holders, their deposit balance of joint name account will also be included.</li> </ul> (3) The Bank will waive the monthly service fees for : a) customers who are minors i.e. aged below 18, senior citizens i.e. Hong Kong citizens aged 65 or above, recipients of government social security support (customers should provide supporting documents to the Bank), and b) customers of mortgage loans, auto/equipment finance, overdraft, time deposit, unit trusts, securities trading, and life insurance (arranged via Hong Kong Life Insurance Limited) <ul style="list-style-type: none"> <li>• Time Deposit account and Unit Trust should have balance during the month;</li> <li>• Securities Trade account should have holding during the month.</li> </ul> (4) For joint accounts, if either one of the account holders is a minor, senior citizen, or recipient of government social security support (the customer should provide supporting documents to the Bank), the Bank will waive the monthly service fee. (5) If any of the products / services mentioned in Note 3b is held under joint names (A&B), it will have the following results: <ul style="list-style-type: none"> <li>• All other customer accounts held under the sole name (e.g. A) of joint account holder are exempted from the average daily balance requirement;</li> <li>• All other joint customers (e.g. A&amp;B) held under same joint status are exempted;</li> <li>• Joint account held with another parties (A&amp;C or A&amp;B&amp;C) will not be exempted.</li> </ul> (6) The service fee will be debited to customer's primary account on the 1st business day of the 3rd week of the following month.	The monthly fee will remain unchanged but the calculation of average daily balance of the account and the conditions of exemption will be changed as below: (1) The average daily balance of all accounts will be calculated by referring to the average daily total relationship balance of the customer with Wing Hang Bank. Total relationship balance means the aggregate of a customer's account(s) with Wing Hang Bank, and the balance includes: a) all-currencies Passbook Savings, Statement Savings, Current and Time Deposit; b) the market value of securities and all investment holdings of investment account(s). <ul style="list-style-type: none"> <li>• The balance of personal accounts held in the same account name and with the same Hong Kong Identity Card number;</li> <li>• For single-name account holders, their total relationship balance of joint name account will also be included.</li> </ul> (2) The conditions of exemption from the service fee will be changed as below: <ul style="list-style-type: none"> <li>• Customers of mortgage loans which provided by Wing Hang Credit Limited will also be exempted;</li> <li>• While balance of time deposit, securities and investment accounts will be aggregated to the total relationship balance, customers who maintain these accounts will not be exempted from the service fee automatically anymore.</li> </ul> (Other terms and conditions of the service fee exemption will remain unchanged)

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Type of Service	Description	Before 1 June 2007	From 1 June 2007
Corporate Deposit Account Maintenance Fee	HKD Current / Passbook / Statement Savings Account and Easy Link Account	N/A	<p>HK\$80 per account per month for average daily total relationship balance per each customer below HK\$50,000 or equivalent</p> <p><b>Notes:</b></p> <p>(1) The Bank will calculate the average daily total relationship balance of the account(s) on a monthly basis.</p> <p>(2) The average daily total relationship balance is the aggregate of a customer's account(s) with Wing Hang Bank:</p> <ul style="list-style-type: none"> <li>• The balance includes : a) all-currencies Passbook Savings, Statement Savings, Current and Time Deposit; b) the market value of securities and all investment holdings of investment account(s);</li> <li>• The balance of corporate accounts held in the same account name and with the same Business Registration Certificate number;</li> </ul> <p>(3) The Bank will waive the monthly service fees for customers of mortgage loans, auto / equipment finance, standby overdraft facilities, bills facilities and Mandatory Provident Fund service.</p> <ul style="list-style-type: none"> <li>• Customers of Mortgage loans provided by Wing Hang Credit Limited will also be exempted;</li> </ul> <p>(4) The service fee will be debited to customer's primary account on the 1st business day of the 3rd week of the following month. If the service fee cannot be debited from customer's primary account, it will be accumulated to debit on next month.</p>
Current Account	Returned cheque - insufficient funds	HK\$110 per HKD cheque	HK\$120 per HKD cheque
	Unauthorized overdraft - HKD Current Account	Handling charge of HK\$110 per HKD 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, plus 9% p.a.	Handling charge of HK\$120 per HKD 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, plus 9% p.a.
	Inward direct debit returned due to insufficient funds	HK\$110 per item	HK\$120 per item
Savings / Statement Savings Account	Inward direct debit returned due to insufficient funds	HK\$110 per item	HK\$120 per item
	Insufficient fund in account to meet payment of inward direct debit item	HK\$110 per item	HK\$120 per item
Mortgage Loan Services	Change of:		
	<ul style="list-style-type: none"> <li>- Tenor</li> <li>- Due date</li> <li>- Repayment amount</li> <li>- Repayment option (i.e. fix repayment amount / loan tenor)</li> <li>- Repayment plan</li> </ul>	<ul style="list-style-type: none"> <li>- HK\$500 per request <sup>†</sup></li> <li>- HK\$500 per request <sup>†</sup></li> <li>- HK\$500 per request <sup>†</sup></li> <li>- HK\$500 per request <sup>†</sup></li> </ul> <p>- N/A</p> <p><sup>†</sup> No charge for first request</p>	<ul style="list-style-type: none"> <li>- HK\$1,000 per request <sup>†</sup></li> <li>- HK\$1,000 per request <sup>†</sup></li> <li>- HK\$1,000 per request <sup>†</sup></li> <li>- HK\$1,000 per request <sup>†</sup></li> </ul> <p>- HK\$2,000 per request</p> <p><sup>†</sup> No charge for first request</p>

## Summary of Service Charges Revision

Type of Service	Description	Before 1 June 2007	From 1 June 2007
Inward Remittance	Payment crediting into our customer's account	HK\$20	HK\$25
General Services	Cheque inward mark good-for-payment	HK\$40	HK\$40 per cheque
	Foreign cheque deposit returned	HK\$100 per cheque plus cable and correspondent bank charges	HK\$120 per cheque plus cable and correspondent bank charges and interest calculated at the prevailing unsecured overdraft interest rate of the related currency from the date of value
	Deposit of HKD cheque payable in Guangdong / Shenzhen	HK\$20 per cheque	HK\$50 per cheque
	Bulk coin deposit (must be presorted) - 300 pieces or below per customer per day	- Free	- Free (the Bank reserves the right to levy charge)
	Bulk banknote deposit - 200 pieces or below per customer per day	- Free	- Free (the Bank reserves the right to levy charge)
	Bulk RMB banknote deposit - 300 pieces or below per customer per day - over 300 pieces per customer per day	- Free - HK\$0.2 per piece	- Free (the Bank reserves the right to levy charge) - HK\$0.2 per piece (minimum HK\$50)
	Unsuccessful standing instruction execution due to insufficient funds	HK\$110	HK\$120 per item
	Amend / Cancel Electronic Payment	HK\$110 per item	HK\$120 per item
	Overseas company account opening	N/A	HK\$2,000 or equivalent per company