



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 April 2008 ("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 April 2008 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
February 2008

Summary of Service Charges Revision

Type of Service	Description	Before 1 April 2008	From 1 April 2008
Current Account	Account closed within 3 months from date of account opening	HK\$100 / RMB100 / US\$10 per account	HK\$120 / RMB120 / US\$12 per account
	Returned cheque - insufficient funds	HK\$120 / RMB200 / US\$15* per cheque	HK\$130 / RMB200 / US\$16* per cheque
	- other technical errors (except post-dated cheque)	HK\$30 / RMB50 / US\$4* per cheque	HK\$40 / RMB50 / US\$5* per cheque
	Inward direct debit returned	HK\$120 per item	HK\$130 per item
Savings / Statement Savings Account	Account closed within 3 months from date of account opening	HK\$100 or equivalent per account	HK\$120 or equivalent per account
	Inward direct debit returned	HK\$120 per item	HK\$130 per item
Credit Card	Annual fee		
	- Gold card: Principal	HK\$500	HK\$550
	- Gold card: Supplementary	HK\$250	HK\$275
	Late payment charge	5% on minimum payment due per time (minimum HK\$130)	5% on minimum payment due per time (minimum HK\$150; maximum HK\$200)
	Over-the-counter payment	HK\$20 per transaction	HK\$30 per transaction
	Card balance withdrawal - by cashier order or bank account transfer	HK\$55 per time	HK\$75 per time
Securities Services	Scrip handling and settlement-related services - Money Settlement Fee (Through CCASS)	HK\$50 per request	Waived
	Nominee services and corporate actions - Scrip fee for shares in CCASS on Book-Close Date	HK\$1.5 per board lot or odd lot (Collected on the net increased quantity of each stock compared with the balance of the previous book close date) (minimum HK\$10)	HK\$1.5 per board lot or odd lot (Collected on the net increased quantity of each stock compared with the balance of the previous book close date) (No minimum charge)
General Services	Cashier Order - issuance	HK\$40 per HKD cashier order US\$5 per USD cashier order	HK\$50 per HKD cashier order US\$7 per USD cashier order
	- cancellation and redeposit into purchaser's account	HK\$40 per HKD cashier order US\$5 per USD cashier order	HK\$50 per HKD cashier order US\$7 per USD cashier order
	Cheque inward mark-good for payment	HK\$40 per cheque	HK\$50 per cheque
	Foreign cheque deposit returned	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	HK\$150 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
	Unsuccessful standing instruction execution due to insufficient fund	HK\$120 per item	HK\$130 per item
	Amend / Cancel Electronic Payment	HK\$120 per item	HK\$130 per item

* Remark: Fee levied is subject to the currency of the cheque.