

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 March 2010 (“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 March 2010 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**  
January 2010

## Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2010	From 1 March 2010
<b>Current Account</b>	Stop payment of cheque	HK\$80 / RMB80 / US\$10 per cheque*	HK\$100 / RMB100 / US\$12 per cheque*
	Cancel stop payment of cheque	HK\$80 / RMB80 / US\$10 per cheque*	HK\$100 / RMB100 / US\$12 per cheque*
	Returned cheque due to insufficient funds	HK\$130 / RMB200 / US\$16 per cheque*	HK\$150 / RMB200 / US\$20 per cheque*
	Inward direct debit returned	HK\$130 per item	HK\$150 per item
<b>Savings / Statement Savings Account</b>	Inactive account	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)	HK\$100 or equivalent per half year for account that has been inactive for more than 1 year and with balance below HK\$2,000 or equivalent (Nil balance account will be closed by the Bank)
	Inward direct debit returned	HK\$130 per item	HK\$150 per item
<b>Securities Services</b>	Collection of bonus issues, rights issues and scrip dividend (applicable to unlisted securities)	HK\$2 per board lot or odd lot (Minimum: HK\$30; maximum: HK\$200)	The service charge for collection of rights issues will be cancelled (The service charge for collection of bonus issues and scrip dividend will remain unchanged)
	Application for new issue shares / notes	Subscribe in Client's Own Name with Endorsement of the Bank: HK\$50 per application irrespective of allotment result (Successful allotted shares are subject to the securities deposit charges)	Subscribe in Client's Own Name with Endorsement of the Bank: HK\$100 per application irrespective of allotment result (Successful allotted shares are subject to the securities deposit charges)
<b>Outward Remittance</b>	Handling charge <ul style="list-style-type: none"> <li>• Telegraphic Transfer</li> <li>• Demand Draft / Mail Transfer</li> <li>• CHATS (HKD / USD / EUR / RMB)</li> </ul>	<ul style="list-style-type: none"> <li>• HKD\$60</li> <li>• HKD\$50</li> <li>• HKD\$130</li> </ul>	<ul style="list-style-type: none"> <li>• HKD\$70</li> <li>• HKD\$60</li> <li>• HKD\$140</li> </ul>
<b>ATM Card</b>	Additional fee for cross broad cash withdrawal via JETCO Network	HK\$20 per transaction	HK\$25 per transaction
<b>Credit Cards</b>	Late payment charge	5% on minimum payment due per time (Minimum : HK\$150; maximum : HK\$200)	5% on minimum payment due per time (Minimum : HK\$180; maximum : HK\$250)
	Cash advance handling fee	3% on cash advance amount (minimum HK\$50 per time)	3% on cash advance amount (minimum HK\$65 per time)
	Over pre-approval credit limit	HK\$150 per time	HK\$180 per time
<b>General Services</b>	Banker's reference letter	HK\$200 per letter	HK\$300 per letter
	Bulk RMB banknote deposit	<ul style="list-style-type: none"> <li>• Service charge will be waived for 300 pieces or below per customer per day (the Bank reserves the right to levy charge)</li> <li>• HK\$0.2 per piece for over 300 pieces per customer per day</li> </ul>	<ul style="list-style-type: none"> <li>• Service charge will be waived for 200 pieces or below per customer per day (the Bank reserves the right to levy charge)</li> <li>• HK\$0.2 per piece for over 200 pieces per customer per day</li> </ul>
	Standing instruction	Set up / Amendment: HK\$50 per item plus the payment services fee	Set up / Amendment / Cancel: HK\$70 per item plus the payment services fee
	Unsuccessful standing instruction execution due to insufficient funds	HK\$130 per item	HK\$150 per item

\*Fee levied is subject to the currency of the cheque.