

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 2011 (“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 2011 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 2011



Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2011	From 1 March 2011
Corporate Deposit Account Maintenance Fee	RMB Current Account	N/A	RMB80 per account per month for average daily total relationship balance below HKD50,000 or equivalent
Corporate RMB Current Account	Unauthorized overdraft	N/A	Overdraft interest at overnight SHIBOR + 9% p.a.
Savings Account	Re-issue of passbook	HK\$50 per passbook	HK\$80 per passbook
Foreign Notes / RMB Exchange	Foreign currency cheque purchase	HK\$50 per cheque	HK\$100 per cheque
Credit Card	Returned cheque / rejected autopay	HK\$100 per item	HK\$150 per item
CASH Card / e-Money Loan Card	Returned cheque / rejected autopay	HK\$100 per item	HK\$150 per item
Mortgage Loan Services	Title deeds custody (with no credit facility)	HK\$2,000 per year	HK\$2,500 per year
	Lease consent letter on charged property	N/A	HK\$1,000 per letter
Securities Services	Share subdivision / consolidation	N/A	HK\$20 per event
	Personal registration by registrar - handling charge	HK\$5 per board lot or odd lot (Minimum : HK\$100)	HK\$5 per board lot or odd lot (Minimum : HK\$100 Maximum : HK\$500)
	- scrip fee	HK\$2.5 per board lot or odd lot	HK\$2.5 per share certificate (Calculated on per certificate cancelled or issued, whichever is higher)
General Services	Foreign cheque deposit	0.25% (minimum : HK\$30)	0.25% on the deposit amount (minimum : HK\$30) plus correspondent bank charges
	Confirmation of account balance	HK\$100 per letter	HK\$100 per account and HK\$20 for each additional account
	Confirmation of information for audit purposes	HK\$300 per copy	HK\$350 per copy
	Bulk RMB banknote deposit - over 200 pieces per customer per day	HK\$0.2 per piece	0.25% on the deposit amount (minimum : HK\$125)