



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 2013 (“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 2013 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 2013



Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2013	From 1 March 2013
Current Account	Returned cheque - other technical errors (except post-dated cheque)	HK\$50 / RMB60 / US\$7 per cheque* * Subject to the currency of the cheque	HK\$70 / RMB60 / US\$9 per cheque* * Subject to the currency of the cheque
	Mailing of cheque book	HK\$20 or RMB equivalent or US\$ equivalent for 1 cheque book and HK\$5 or RMB equivalent or US\$ equivalent for every additional cheque book	HK\$25 or RMB equivalent or US\$ equivalent for 1 cheque book and HK\$5 or RMB equivalent or US\$ equivalent for every additional cheque book
	Deposit / withdrawal of USD banknotes to / from USD account	- Free for amount at US\$2,000 or below per customer per day - 0.25% on total amount for amount over US\$2,000 per customer per day (Minimum HK\$50)	- Free for amount at USD1,000 or below per customer per day - 0.25% on the total amount for amount over US\$1,000 per customer per day (Minimum HK\$50)
Savings / Statement Account	Deposit / withdrawal of foreign currency banknotes to / from Telegraphic Transfer account	- Free for amount at US\$2,000 or below or equivalent per customer per day - 0.25% on total amount for amount over US\$2,000 or equivalent per customer per day (Minimum HK\$50)	Free for amount up to the following limits per customer per day: AUD500 / CAD500 / CHF500 / EUR500 / GBP500 / JPY70,000 / NZD500 / SGD500 / USD1,000 Exceed the above limits per customer per day: • 0.25% of the total amount of USD & JPY (Minimum HK\$50) • 0.375% of the total amount of AUD, CAD, CHF, EUR, GBP, NZD, SGD (Minimum HK\$50) • For other currencies and at any amount subject to buying / selling of HKD notes
	Re-issue of passbook	HK\$80 per passbook	HK\$100 per passbook
Credit Card	Annual Fee - Principal card: Platinum - Principal card : Gold / Titanium - Principal card : Standard / Classic - Supplementary card : Platinum - Supplementary card : Gold / Titanium - Supplementary card : Standard / Classic	- HK\$1,000 - HK\$550 - HK\$250 - HK\$500 - HK\$275 - HK\$125	- HK\$1,200 - HK\$600 - HK\$300 - HK\$600 - HK\$300 - HK\$150
	Late payment charge	5% on minimum payment due per time (Minimum HK\$180; Maximum HK\$250)	5% on minimum payment due per time (Minimum HK\$200; Maximum HK\$300)
	Cash advance handling fee	3% on cash advance amount per time (Minimum HK\$100)	3.5% on cash advance amount per time (Minimum HK\$100)
CASH Card / e-Money Loan Card	Cash advance handling fee	3% on cash advance amount per time (Minimum HK\$100)	3.5% on cash advance amount per time (Minimum HK\$100)
Securities Services	Physical scrip deposit	HK\$5 per board lot or odd lot (Minimum HK\$30; Maximum HK\$500) plus: Stamp Duty of HK\$5 for each transfer deed	HK\$5 per board lot or odd lot (Minimum HK\$30; Maximum HK\$200) plus: Stamp Duty of HK\$5 for each transfer deed
	Receipt of securities through CCASS	HK\$20 per transaction plus: 1. CCASS settlement fee: 0.002% of securities value based on the previous day's closing price with minimum of HK\$2 and maximum of HK\$100 (The value of the RMB denominated stocks will be converted to HKD based on the exchange rate announced by the HKEX for calculation of this fee) 2. SI input fee: HK\$1 per transaction (Shares purchased through our Bank are NOT subject to the charge)	Bank charge waived for securities received from another CCASS Participant Only collect: 1. CCASS settlement fee: 0.002% of securities value based on the previous day's closing price with minimum of HK\$2 and maximum of HK\$100 (The value of the RMB denominated stocks will be converted to HKD based on the exchange rate announced by the HKEX for calculation of this fee) 2. SI input fee: HK\$1 per transaction (Shares purchased through our Bank are NOT subject to the charge)

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Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2013	From 1 March 2013
Securities Services	Physical scrip withdrawal from CCASS	HK\$5 per board lot or odd lot (Charges for CCASS are included) (Minimum HK\$30)	HK\$10 per board lot or odd lot (Charges for CCASS are included) (Minimum HK\$50)
	Safe custody charge	HK\$0.15 per board lot or odd lot (Minimum HK\$100 per half year) (- Collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day - Maximum HK\$2,500)	HK\$0.15 per board lot or odd lot (Minimum HK\$100 per half year) (- Collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day - Maximum HK\$2,500 - If there is securities buy / sell transaction executed through the account during the last 6 months, maximum HK\$100)
	Collection of bonus issues and scrip dividend (applicable to unlisted securities)	HK\$3 / RMB3 per board lot or odd lot (Minimum HK\$30 / RMB30; Maximum HK\$200 / RMB200) (For collection of unlisted securities: HK\$30 / RMB30 per transaction)	HK\$5 / RMB5 per board lot or odd lot (Minimum HK\$30 / RMB30; Maximum HK\$500 / RMB500) (For collection of unlisted securities: HK\$30 / RMB30 per transaction)
	Receipt of cash or securities from cash offers, share offers and privatization	<u>Receipt of cash</u> 0.5% on cash amount (Minimum HK\$30 / RMB30; Maximum HK\$2,500 / RMB2,500) <u>Receipt of securities</u> HK\$3 / RMB3 per board lot or odd lot (Minimum HK\$30 / RMB30; Maximum HK\$200 / RMB200) Plus: 1. Corporate Action Charge: HK\$0.8 / RMB0.8 per board lot or odd lot 2. Ad Valorem Stamp Duty, if any	<u>Receipt of cash</u> 0.25% on cash amount (Minimum HK\$100 / RMB100; Maximum HK\$2,500 / RMB2,500) <u>Receipt of securities</u> HK\$5 / RMB5 per board lot or odd lot (Minimum HK\$30 / RMB30; Maximum HK\$500 / RMB500) Plus: 1. Corporate Action Charge: HK\$0.8 / RMB0.8 per board lot or odd lot 2. Ad Valorem Stamp Duty, if any
	Rights subscription (including open offer and preferential offer)	HK\$3 / RMB3 per board lot or odd lot (Minimum HK\$30 / RMB30)	HK\$5 / RMB5 per board lot or odd lot (Minimum HK\$30 / RMB30; Maximum HK\$500 / RMB500) Plus: Corporate Action Charge: HK\$0.8 / RMB0.8 per board lot or odd lot
	Warrant conversion / ELI redemption via CCASS / Automatic exercise of structured products at expiry	HK\$3 / RMB3 per board lot or odd lot (Minimum HK\$30 / RMB30) Plus: 1. Corporate Action Charge: HK\$0.8 / RMB0.8 per board lot or odd lot 2. Receipt of securities: HK\$20 / RMB20 per transaction	HK\$5 / RMB5 per board lot or odd lot (Minimum HK\$30 / RMB30; Maximum HK\$500 / RMB500) Plus: 1. Corporate Action Charge: HK\$0.8 / RMB0.8 per board lot or odd lot 2. Receipt of securities: HK\$30 / RMB30 per transaction
	Personal registration by registrar	HK\$5 per board lot or odd lot (Minimum HK\$100; Maximum HK\$500) Plus: 1. Scrip fee: HK\$2.5 per share certificate (Calculated on per certificate cancelled or issued, whichever is higher) 2. Stamp Duty on transfer deed: HK\$5 for each transfer deed	HK\$10 per board lot or odd lot (Minimum HK\$100; Maximum HK\$500) Plus: 1. Scrip fee: HK\$2.5 per share certificate (Calculated on per certificate cancelled or issued, whichever is higher) 2. Stamp Duty on transfer deed: HK\$5 for each transfer deed

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Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2013	From 1 March 2013
Securities Services	Application for new issue shares / notes	<p>1. <u>Subscribe in the name of Wing Hang Bank (Nominees) Ltd.:</u></p> <ul style="list-style-type: none">- through branches: HK\$100 / RMB100 per application- through eIPO service: HK\$50 / RMB50 per application <p>(Service charge levied irrespective of allotment result) (Successful allotted shares are subject to the securities deposit charge of HK\$20 per transaction)</p> <p>2. <u>Subscribe in Client's Own Name with Endorsement of the Bank:</u></p> <ul style="list-style-type: none">HK\$100 / RMB100 per application <p>(Service charge levied irrespective of allotment result) (Successful allotted shares are subject to the securities deposit charge of HK\$20 per transaction)</p>	<p>1. <u>Subscribe in the name of Wing Hang Bank (Nominees) Ltd.:</u></p> <ul style="list-style-type: none">- through branches: HK\$100 / RMB100 per application- through eIPO service: HK\$50 / RMB50 per application <p>(Service charge levied irrespective of allotment result) (Successful allotted shares are subject to the securities deposit charge of HK\$30 per transaction)</p> <p>2. <u>Subscribe in Client's Own Name with Endorsement of the Bank:</u></p> <ul style="list-style-type: none">HK\$100 / RMB100 per application <p>(Service charge levied irrespective of allotment result) (Successful allotted shares are subject to the securities deposit charge of HK\$30 per transaction)</p>
Inward Remittance	Telegraphic Transfer - Payments crediting into our customer's A/C	HK\$25	HK\$35
Gold Bullion	Physical trading - 1 tael bar	HK\$5 (applicable to transaction by bank selling price)	HK\$20 (applicable to transaction by bank selling price)
General Services	Standing instruction - Set Up / Amendment / Cancel - Manual execution per time	<ul style="list-style-type: none">- HK\$70 per item- HK\$70 per item plus the payment services fee	<ul style="list-style-type: none">- HK\$100 per item- HK\$100 per item plus the payment services fee
	Early Uplift of Time Deposit	Not applicable	The Bank reserves the right to levy charges

Note: The RMB charges under Securities Services are applicable to RMB denominated stocks.