

**Notice of Amendments to Terms and Conditions
for All Wing Hang Bank Accounts and Related Services**

Dear Customers,

With effect from 27 Jan 2014 (“Effective Date”) the Terms and Conditions for All Wing Hang Bank Accounts and Related Services shall be amended as follows:

All reference to the term “gross negligence” which appeared in the following Clauses, the word “gross” shall be deleted.

Common Terms & Conditions

1. Clause 3.3 first paragraph
Clause 3.8
Clause 3.13 (bb)
Clause 3.14 (c)
Clause 3.17 (f)
Clause 3.19

Schedule I: Deposit Accounts Services

2. Clause 4
Clause 5
Clause 12.2

Schedule II: Wing Hang E-Banking Services

3. Clause 1.3
Clause 4.1 second paragraph
Clause 4.3 (a)
Clause 4.3 (b)
Clause 5.1
Clause 10.7 first paragraph

Schedule III: Wing Hang ATM Card Services

4. Clause 4 second and third paragraph
Clause 8 (d)
Clause 13
Clause 19.4

Schedule IV: Remittance Services

5. Clause 8.2 second paragraph

Renminbi Cross-Border Trade Settlement Services Terms and Conditions

6. Clause 13 (a)
Clause 13 (b)
Clause 16 (b)

In case of any conflict or inconsistency between the English and the Chinese versions of this Notice, the English version shall prevail.

If you do not agree to accept all of the amendments herein, we may not be able to continue to provide to you the relevant service(s). If we do not receive your written notification on or before the Effective Date, you will be deemed to have accepted all the amendments.

Please contact any of our branches or our customer service hotline at 2815 9919 if you have any enquiries.