

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 2014 ("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 2014 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 2014



## Summary of Service Charges Revision

Type of Service	Description	Before 1 March 2014	From 1 March 2014
<b>Current Account</b>	Deposit / withdrawal of USD banknotes to / from USD account	<ul style="list-style-type: none"> <li>- Free for amount at USD1,000 or below per customer per day</li> <li>- 0.25% on the total amount for amount over USD1,000 per customer per day (Minimum HK\$50)</li> </ul>	0.25% on the total amount per transaction (Minimum HK\$50)
<b>Savings / Statement Savings Account</b>	Deposit / withdrawal of foreign currency banknotes to / from Telegraphic Transfer account	<p>Free for amount up to the following limits per customer per day:</p> <ul style="list-style-type: none"> <li>- AUD500 / CAD500 / CHF500 / EUR500 / GBP500 / JPY70,000 / NZD500 / SGD500 / USD1,000</li> </ul> <p>Exceed the above limits per customer per day:</p> <ul style="list-style-type: none"> <li>- 0.25% of the total amount for USD &amp; JPY (Minimum HK\$50)</li> <li>- 0.375% of the total amount for AUD, CAD, CHF, EUR, GBP, NZD, SGD (Minimum HK\$50)</li> <li>- For other currencies and at any amount subject to buying/ selling of HKD notes</li> </ul>	<ul style="list-style-type: none"> <li>- 0.25% on the total amount per transaction for USD (Minimum HK\$50)</li> <li>- 0.375% on the total amount per transaction for AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD (Minimum HK\$50)</li> </ul> <p>For other currencies and at any amount subject to buying/ selling of HKD notes</p>
<b>Foreign Notes / RMB Exchange</b>	Foreign currency cheque purchase	HK\$100 per cheque	0.25% on cheque amount (Minimum HK\$100 per cheque)
<b>Mortgage Loan Services</b>	Review fee for fire insurance policy (applicable for self-arranged insurance policy)	N/A	HK\$200 per policy per year
	Land search	HK\$100 per property	N/A
	Title deeds custody (with no credit facility)	HK\$3,000 per year	HK\$4,000 per year
<b>Securities Services</b>	Delivery of securities through CCASS	Securities Companies with Banking Facilities secured by shares are exempted from the securities delivery charge of HK\$30, only the CCASS charges are collected	Securities Companies with Banking Facilities secured by shares are charged at HK\$20 per transaction plus CCASS charges
	Share subdivision/ consolidation	HK\$20 / RMB20 per event	HK\$30 / RMB30 per event
	Claim on benefit entitlement	HK\$200 / RMB200 per claim per stock (Service charge levied irrespective of whether the claim is successful or not)	HK\$300 / RMB300 per claim per stock (Service charge levied irrespective of whether the claim is successful or not)
	Dual Tranche, Dual Counter / Inter-counter Transfer	N/A	HK\$50 per transfer

Note: The RMB charges shown are applicable to RMB denominated stocks.