

Notice of Amendments to Currency-linked Deposit Terms and Conditions

To: Currency-linked Deposit Customers of OCBC Wing Hang Bank Limited

Please be informed that, with effect from 13 April 2015 ('Effective Date'), the Currency-linked Deposit Terms and Conditions of OCBC Wing Hang Bank Limited ("Terms and Conditions") will be revised as follows:

In Clause 2 Definitions and Interpretation of the Terms and Conditions:-

- The definition of "Maturity Date" will be revised to read as follows:
"Maturity Date" means the date agreed between the Customer and the Bank to be the maturity date for the Deposit, subject to the Bank's determination in accordance with Clause 5 and 6;
- The definition of "Risk Disclosure Statement" will be revised to read as follows:
"Risk Disclosure Statement" means the statement including Important Facts Statement issued by the Bank and signed by the Customer acknowledgement its knowledge and assumption of the risks associated with the placing of the Deposit;
- The definitions of "Table 1 Currency Pairs" and "Table 2 Currency Pairs" will be revised to read as follows:

"Table 1 Currency Pairs" means the following Deposit Currency for Linked Currency pairs (and a **"Table 1 Currency Pair"** means such a pair)

Deposit Currency	Linked Currency	Deposit Currency	Linked Currency	Deposit Currency	Linked Currency
EUR	AUD	CHF	CNY	USD	HKD
GBP	AUD	EUR	CNY	AUD	JPY
AUD	CAD	GBP	CNY	CAD	JPY
EUR	CAD	JPY	CNY	CHF	JPY
GBP	CAD	NZD	CNY	EUR	JPY
NZD	CAD	USD	CNY	GBP	JPY
USD	CAD	EUR	GBP	NZD	JPY
AUD	CHF	AUD	HKD	USD	JPY
CAD	CHF	CAD	HKD	AUD	NZD
EUR	CHF	CHF	HKD	EUR	NZD
GBP	CHF	CNY	HKD	GBP	NZD
NZD	CHF	EUR	HKD	AUD	USD
USD	CHF	GBP	HKD	EUR	USD
AUD	CNY	JPY	HKD	GBP	USD
CAD	CNY	NZD	HKD	NZD	USD

"Table 2 Currency Pairs" means the following Deposit Currency for Linked Currency pairs (and a **"Table 2 Currency Pair"** means such a pair)

Deposit Currency	Linked Currency	Deposit Currency	Linked Currency	Deposit Currency	Linked Currency
AUD	EUR	CNY	CHF	HKD	USD
AUD	GBP	CNY	EUR	JPY	AUD
CAD	AUD	CNY	GBP	JPY	CAD
CAD	EUR	CNY	JPY	JPY	CHF
CAD	GBP	CNY	NZD	JPY	EUR
CAD	NZD	CNY	USD	JPY	GBP
CAD	USD	GBP	EUR	JPY	NZD
CHF	AUD	HKD	AUD	JPY	USD
CHF	CAD	HKD	CAD	NZD	AUD
CHF	EUR	HKD	CHF	NZD	EUR
CHF	GBP	HKD	CNY	NZD	GBP
CHF	NZD	HKD	EUR	USD	AUD
CHF	USD	HKD	GBP	USD	EUR
CNY	AUD	HKD	JPY	USD	GBP
CNY	CAD	HKD	NZD	USD	NZD

Currency Code

AUD – Australian Dollar

CNY – Renminbi [subject to offshore Renminbi exchange rate]

HKD – Hong Kong Dollar

USD – US Dollar

CAD – Canadian Dollar

EUR – Euro

JPY – Japanese Yen

CHF – Swiss Franc

GBP – Pound Sterling

NZD – New Zealand Dollar

If you do not 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 or you continue to use or maintain any of the services under the Terms and Conditions after the Effective Date, you will be deemed to have accepted all the amendments herein.

Please contact our branches or our customer service hotline 2852 5568 if you have any enquiries.

OCBC Wing Hang Bank Limited
 March 2015

(The English version of this Notice shall prevail where there is a discrepancy between the English and the Chinese version.)