

Dear Customer,

Service Fees Revision

Thank you for your valued support to OCBC Wing Hang.

In order to maintain high quality banking services, various fees will be revised with effect from 1 March 2018 ("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 fees if you continue using or retaining your relevant account after the Effective Date.

Please notify us in writing of your objection to the revised fees before 1 March 2018 if you do not accept the revised fees so that appropriate arrangements can be made to discontinue the service.

Should you have any queries, please call our Customer Services Hotline at 2815 9919.

OCBC WING HANG BANK LIMITED
January 2018

Type of Service	Description	Before 1 March 2018	From 1 March 2018
Current Account	Unauthorized overdraft (applicable to paper Cheque & e-Cheque) - RMB Current Account	Handling charge of RMB120 per RMB cheque & electronic payment respectively and overdraft interest at overnight SHIBOR (Shanghai Inter-Bank Offer Rate) plus 9% p.a.	Handling charge of RMB120 per RMB cheque & electronic payment respectively and overdraft interest at overnight CNH HIBOR (Hong Kong Inter-Bank Offer Rate) plus 9% p.a.
	Mailing of cheque book - OCBC Wing Hang Elite Gold Banking customer - General customer - Order cheque - Other types	Waived for ordinary mail and registered mail N/A HK\$25 or RMB equivalent or USD equivalent for one cheque book and HK\$5 or RMB equivalent or USD equivalent for every additional cheque book	Waived for ordinary mail and registered mail Waived for ordinary mail By registered mail HK\$25 or RMB equivalent or USD equivalent for one cheque book and HK\$5 or RMB equivalent or USD equivalent for every additional cheque book
Mortgage Loan Services	Review fee for fire insurance policy (applicable for self-arranged insurance policy)	HK\$200 per policy per year	HK\$300 per policy per year
Securities Services (Foreign Stocks)	Trade-related services - SEC fee (applicable to US market) - French Financial Transaction Tax (FTT) (applicable to US market) (For purchase of French company's ADR or GDR listed in US and with market capitalization of more than or equal to EUR 1b)	0.00218% on transaction amount 0.2% on the transaction amount	0.00231% on transaction amount (applicable to sell only and subject to latest charges determined by the US Securities and Exchange Commission) 0.3% on the transaction amount
Outward Remittance	Handling charge - Extra charge for instruction containing Chinese character(s)	N/A	HK\$150
Inward Remittance	Telegraphic Transfer - Payments crediting into our customer's account - OCBC Wing Hang Elite Gold Banking customer - General customer	Waived HK\$40	Waived HK\$50