

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 2015 ("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 2015 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 2015

Type of Service	Description	Before 1 March 2015	From 1 March 2015
Credit Card	Platinum card annual membership fee - Principal - Supplementary	HK\$1,200 HK\$600	HK\$1,800 HK\$900
	Cash advance fee	A handling fee of 3.5% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction	A handling fee of 4% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction
	Card balance withdrawal - By cashier order / bank account transfer	HK\$75 per time	HK\$100 per time
Mortgage Loan Services	Handling fee on payment of Rates and/or Government Rent	N/A	HK\$500 per transaction
Auto & Equipment Loan Services (Hire Purchase & Lease Agreement)	Photocopying - Vehicle registration document - Others	HK\$20 per copy HK\$10 per page	HK\$50 per copy HK\$50 per copy
	Repossession/ release of collateral - Handling fee (agent fee not including)	HK\$500 per vehicle * This amount does not include any charges on towing, storage and legal expenses	HK\$1,000 per vehicle * This amount does not include any charges on towing, storage and legal expenses
	Others - Amortization schedule - Loan repayment records	HK\$200 per time HK\$200 per time	HK\$ 300 per time HK\$ 300 per time
Securities Services	Scrip handling and settlement-related services - Physical scrip deposit	HK\$5 per board lot or odd lot (Minimum : HK\$30/ Maximum: HK\$200) Plus: Stamp Duty of HK\$5 for each transfer deed	HK\$5 per board lot or odd lot (Minimum : HK\$30 / Maximum: HK\$100) Plus: Stamp Duty of HK\$5 for each transfer deed
	Nominee services and corporate actions - Receipt of Redemption Amount of Exchange Listed Bonds and Notes upon maturity	0.5% on cash amount (Minimum: HK\$30 / RMB30; Maximum: HK\$2,500 / RMB2,500) Plus: Handling fee for CCASS, if any	0.2% of redemption amount (Minimum: HK\$50 / RMB50; Maximum: HK\$500 / RMB500)
Foreign Notes / RMB Exchange	Foreign currency cheque purchase	0.25% on cheque amount (Minimum: HK\$100 per cheque)	0.25% on cheque amount (Minimum: HK\$100 per cheque) Plus correspondent bank charges
General Services	Confirmation of information for audit purposes	HK\$350 per copy	HK\$400 per copy