

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 2016 ("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 2016 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 2016

Type of Service	Description	Before 1 March 2016	From 1 March 2016
Personal Deposit Account Maintenance Fee	Integrated Account / Smart Account [^] - average daily total relationship balance below HKD10,000 or equivalent	HK\$60 per account per month	HK\$60 per account per month
Credit Card	Late Payment Fee	HK\$300 or Minimum Payment of the previous statement (whichever is lower)	HK\$350 or Minimum Payment of the previous statement (whichever is lower)
	Interest Free Repayment Period of Retail Transaction of better Credit Card	Up to 60-day	Up to 54-day
Investment Services [#]	Unit Trust Service - Transfer-out - Switching Fee	N/A In accordance to respective fund offering documents	HK\$100 per fund 1% of transaction amount
	Bond Service - Transfer-in / Transfer-out	N/A	HK\$500 per bond
Securities Services (Foreign stocks) [#]	Trade-related services - Brokerage fee	US market (AMEX, NYSE and NASDAQ) - 0.5% on transaction amount (Minimum: USD75) Singapore market (SGX) - 0.5% on transaction amount (Minimum: SGD28 / USD22, subject to trading currency) Other markets - Subject to the trading currency and market	US market (AMEX, NYSE and NASDAQ) - 0.4% on transaction amount (Minimum: USD40) Singapore market (SGX) - 0.5% on transaction amount (Minimum: SGD65 / USD40, subject to trading currency) Other markets - 1.25% on transaction amount (Minimum: AUD180 / JPY6,000 / GBP95 / EUR120 / USD175 / CHF130 / CAD150, subject to trading currency)
	Nominee services and corporate actions - Collection of Cash Dividend, Listed Bond Interest or other Cash Entitlements	Singapore market(SGX) 1.5% of net dividend (Maximum: HK\$2,500 or equivalent; minimum: HK\$50 or equivalent)	1.5% of cash amount (Maximum: HK\$2,500 or equivalent; minimum: HK\$50 or equivalent for Singapore market (SGX), HK\$60 or equivalent for other markets)
	- Corporate actions – Rights Issue / Take Over / Warrants Conversion / Scrip Option / Other events - Scripless deposit / withdrawal	HK\$ 120 or equivalent per transaction Singapore market(SGX) - HK\$ 160 or equivalent per stock Other markets - Subject to the trading currency and market	HK\$ 200 or equivalent per transaction plus out-of-pocket expenses (if any) Singapore market(SGX) - HK\$ 160 or equivalent per stock Other markets - HK\$ 350 or equivalent per stock
Outward Remittance	Handling charges - Telegraphic Transfer (over counter) - Telegraphic Transfer (via e-Banking) - CHATS (over counter) - CHATS (via e-Banking) - Demand Draft	HK\$180 HK\$180 HK\$150 HK\$150 HK\$60	HK\$200 HK\$100 HK\$180 HK\$55 HK\$80
Inward Remittance	Handling charges - Telegraphic Transfer to our customer's account - CHATS	HK\$35 HK\$10	HK\$40 HK\$15
Foreign Notes / RMB Exchange	- Account holder (Non OCBC Wing Hang Elite Gold Banking customer)	HK\$50 per time for transaction amount less than HK\$3,000 or equivalent	Free
	- Non-account holder	HK\$50	HK\$100
General Services	Cashier Order - Report loss	HK\$50 per HKD cashier order* HK\$50 per RMB cashier order* US\$7 per USD cashier order* (* plus HK\$300 for requesting HKAB to issue circular)	HK\$50 per HKD cashier order* HK\$50 per RMB cashier order* US\$7 per USD cashier order* (* plus HK\$306 for requesting HKAB to issue circular)
	USB Security Token for eCertificate Service	N/A	HK\$300 per Token

[^] Smart Account is a newly added item.

[#] The above charges do not include any correspondent bank charges, if any.