

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 2017 ("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 2017 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 2017

Type of Service	Description	Before 1 March 2017	From 1 March 2017
Corporate Deposit Monthly Account Maintenance Fee	Business Integrated Account - average daily total relationship balance below HK\$50,000 or equivalent	HK\$80 per account per month	HK\$150 per account per month
	Eligibility for waiver of monthly account maintenance fee	Customers of auto/equipment finance, standby overdraft facilities, bills facilities and Mandatory Provident Fund service	Customer of auto/equipment finance, standby overdraft facilities and bills facilities
Current Account	Returned cheque - other technical errors (except post-dated cheque)	HK\$70 / RMB60 / US\$9 per cheque* *Subject to the currency of the cheque	HK\$100 / RMB100 / US\$13 per cheque* * Subject to the currency of the cheque
Corporate Account	Account opening fee - Local company account	N/A before 1 February 2017	HK\$1,200 per account (effective from 1 February 2017) HK\$10,000 per account
	- Overseas company account* * Definition of "Overseas Company" includes 1) Company not registered in Hong Kong under Part 16 of Company Ordinance (applicable to limited companies only) and the Business Registration Ordinance, or 2) Hong Kong Incorporated Companies with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas	HK\$9,000 per account	
	Special company account handling fee - Company with 3 or more layers in its structure	N/A	HK\$10,000
	Courier service fee	N/A	HK\$300 per time
Auto & Equipment Loan Services (Hire Purchase & Lease Agreement)	Early Termination / Settlement General Loan Agreement	within the first year: 45% of interest rebate (minimum charge: HK\$1,000) after the first year: 35% of interest rebate (minimum charge: HK\$1,000)	45% of interest rebate (minimum charge: HK\$1,000)
	Repossession / Release of Collateral - Sale of Repossessed Goods	HK\$2,500 per vehicle	HK\$5,000 per vehicle
	Others - Assignment - Nomination (Cross-border vehicles)	HK\$2,500 per agreement HK\$1,000 per agreement	HK\$3,000 per agreement HK\$3,000 per agreement
Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/ Shenzhen-HK Stock Connect)	Trade-related services (Shanghai-Hong Kong/ Shenzhen-Hong Kong Stock Connect) - New CCASS Fee - Dividend Tax - Capital Gain Tax	Subject to SFC's approval Based on the tax rate determined by SAT Based on the tax rate determined by SAT	N/A N/A N/A
Securities Services (Foreign Stocks)	Scrip handling and settlement-related services - Physical scrip Deposition & Registration and withdrawal (applicable to Singapore market)	HK\$ 1,000 per stock, plus any out-of-pocket expenses including stamp duty, Registrar fee, scrip fee, CDP deposit / withdrawal fee, courier charges, etc.	N/A
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\$306 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\$312 (collected on behalf of Hong Kong Interbank Clearing Limited for circular issuance)
	Security Device - first-time application - replacement due to lost or damage	N/A N/A	Free of charge HK\$100 per device