

Terms and Conditions of Wing Lung Private Wealth Management Welcome Promotion

1. The promotion period for above offers is from 2 October 2015 to 31 December 2015 inclusively (the "Promotion Period").
2. **Welcome Offer**
 - 2.1 In order to enjoy free redemption of Wing Lung Travel Insurance (Annual Cover)(Diamond Plan – Individual) for one time or St. Teresa's Hospital's Health Check-up (Basic Plan) for one time ("Welcome Offer"), customer should open a new Private Wealth Management account successfully with Wing Lung Bank Limited (the "Bank") during the Promotion Period, and should maintain a Total Relationship Balance of HK\$5,000,000 or above for three consecutive months from the following month of Private Wealth Management account opening month ("Welcome Offer Eligible Customer"). Welcome Offer Eligible Customer must not hold any personal or joint Private Wealth Management account with the Bank within 6 months before the Private Wealth Management account open date.
 - 2.2 "Total Relationship Balance" is the average balance of previous three months of the accounts/products (including demand deposits, fixed deposits, gold, securities holdings and wealth management) of the customer portfolio. The Bank reserves the right to the final decision for the definition of Total Relationship Balance.
 - 2.3 Welcome Offer Eligible Customer can redeem the one time offer of Wing Lung Travel Insurance (Annual Cover)(Diamond Plan – Individual) or will receive the redemption letter of the one time offer of St. Teresa's Hospital's Health Check-up (Basic Plan) in advance upon opening of the new Private Wealth Management account successfully and the Total Relationship Balance reached HK\$5,000,000 or above. However, if customer cannot fulfill the Total Relationship Balance requirement as set out in point 2.1 above, the Bank reserves the right to deduct the value of the Welcome Offer awarded to the customer directly from his/her account with the Bank without prior notice.
 - 2.4 Wing Lung Travel Insurance (Annual Cover)(Diamond Plan – Individual) offer: Welcome Offer Eligible Customer can redeem within three months ("Redemption Period") after opening the new Private Wealth Management account successfully with the Bank. The policy must also be effective within the Redemption Period. For details of Wing Lung Travel Insurance (Annual Cover), please refer to the relevant policy's terms and conditions or contact the related staff. If the customer cancels the redeemed insurance policy of Wing Lung Travel Insurance (Annual Cover) within the insured period, the premium will not be refunded. Wing Lung Travel Insurance (Annual Cover)(Diamond Plan – Individual) offer is provided by Wing Lung Insurance Co. Ltd.
 - 2.5 St. Teresa's Hospital's Health Check-up (Basic Plan) offer: Welcome Offer Eligible Customer should make appointment directly with St. Teresa's Hospital within the offer validity period as stated in the redemption letter. Terms and conditions applied to St. Teresa's Hospital's Health Check-up (Basic Plan) offer, please refer to the relevant documents of St. Teresa's Hospital and the details of the redemption letter.
3. **Customer Referral Reward**
 - 3.1 Referrer can enjoy afternoon tea set for two persons at Tiffin of Grand Hyatt Hong Kong for every referral of his/her relatives or friends to open a new Private Wealth Management account successfully during the Promotion Period ("Tea Reward"), with no limitation on referral. Referrer can enjoy an additional three 1-day tickets of a Hong Kong theme park ("Grand Referral Prize") upon accumulated 2 or more successful referrals during the Promotion Period.
 - 3.2 Referrer must be a customer of the Bank. Referrer is required to submit the completed Referral Form to the Bank by fax or in person on or before the Private Wealth Management account open date of the referee (as determined based on the Bank's record).
 - 3.3 Referee must open a new Private Wealth Management account successfully with the Bank during the Promotion Period and maintain a monthly Total Relationship Balance of HK\$5,000,000 or above for three consecutive months from the following month of Private Wealth Management account open month. Referee must not hold any personal or joint account with the Bank within 6 months before the Private Wealth Management account open date. If the referee only holds the Bank's Luxe Visa Infinite credit card, he/she will be considered as an eligible referee. If the referee is a joint account, it will be considered as one referee.
 - 3.4 The referral form must be signed by the referrer and the referee. No offer will be given unless signatures of referrer and referee are obtained.
 - 3.5 Tea Reward and Grand Referral Prize (or its redemption letter) will be mailed out to the eligible customers on or before 30 April 2016.
 - 3.6 Referee must maintain the Private Wealth Management account on the offer send out date, while the referrer must still be a customer of the Bank on the offer send out date, otherwise no offer will be granted.
 - 3.7 If the referee is referred to the Bank by more than one referrer, only the referrer who first submitted the referral form to the Bank (as determined based on the Bank's record) will be eligible for the offers.
 - 3.8 Referrer cannot refer himself / herself as referee.
 - 3.9 Staff of the Bank is not eligible as the referrer or referee of this customer referral reward.
 - 3.10 This customer referral reward cannot be used in conjunction with any other customer referral programs of the Bank.
 - 3.11 Terms and conditions applied to the Tea Reward and Grand Referral Prize. The Tea Reward and Grand Referral Prize must be used within the offer validity period as stated in the offer / redemption certificate. Please refer to the respective redemption letter or notification letter for details.
4. Welcome Offer is not applicable to the customer of Capital Investment Entrant Scheme with the Bank. Above offers are not applicable to corporate customer.
5. Each customer can enjoy the Welcome Offer and Grand Referral Prize once respectively during the Promotion Period. If the eligible customer is a joint account, only the account's primary holder will be entitled to the offer.
6. Eligible customer can enjoy the above offers at the same time, but cannot be used in conjunction with other offers that are not listed in this promotion material.
7. Above offers are only available while stocks last. If the offer is out of stock, the Bank reserves the right to substitute other gift for the offer. The offers cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
8. Welcome Offer Eligible Customer should hold a valid Private Wealth Management account on the offer send out date, otherwise no offer will be granted.
9. The Bank is not the product/service provider of St. Teresa's Hospital's Health Check-up (Basic Plan) of the Welcome Offer, Tea Reward, and Grand Referral Prize. The Bank gives no guarantee to the quality of the product/service or does not take any responsible or any liability arising in conjunction with the use of product/service. Please contact the related product/service provider directly if customer has any enquiry.
10. The Bank reserves the right to change the above Terms & Conditions and/or modify, discontinue or terminate the above offers at any time without notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
11. If there is any discrepancy between the English and Chinese versions of this promotion material, the English version shall prevail.

Statement

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer (Address: The Data Protection Officer, Wing Lung Bank Ltd., 45 Des Voeux Road Central, Hong Kong. Fax no.: 2782 3895).