

Press Release

14 April 2011

**“Enrich Your Wealth Starts with Wise Planning” -
Enjoy Wing Lung Bank Comprehensive Wealth Management Services
With Fabulous Welcome Investment Products Offers Up to HKD3,500**

14 April 2011, Hong Kong – Enrich your wealth starts with wise planning. Wing Lung Bank strives to meet the investment needs of our customers and maximize their investment returns through provision of diversified investment products and services, plus investment insights offered by our financial experts.

From now till 30 June 2011¹, new Wealth Management Customers² can enjoy fabulous welcome offers worth up to HKD3,500:

- As low as 1% Subscription Fee for the 1st Lump Sum Investment Fund Subscription³
- Up to 3.8% Extra Interest Bonus⁴ for Currency Linked Deposit
- Up to HKD1,000 Cash Rebate for Bond Subscription⁵
- Entitle to a Häagen-Dazs™ single scoop voucher by completing Risk Profile Questionnaire⁶

“Our professional Wealth Management team is committed to providing personalized and comprehensive wealth management services to our customers, enabling them to choose the investment solution that best suits their personal needs,” said Ms Venus Chiu, Head of Wealth Management Department, Wing Lung Bank. “We understand that “enrichment starts with wise planning”. That’s why we introduce a brand-new series of investment offers for our new customers to choose the right investment solution from our suite of diversified investment products according to their own risk appetite, financial goals and needs.

For details and the terms and conditions of the above offers, please visit any of our branches, our website at www.winglungbank.com or call our Investment Services Hotline at (852) 2526 5555.

Notes to Editors

Terms and Conditions of Wing Lung Bank Investment Product Welcome Offer:

1. The Promotion Period is valid from 1 April 2011 to 30 June 2011, both dates inclusive. The offers are only applicable to New Wealth Management Customers (“Customers”). The offers are applicable to instruction received by Wing Lung Bank (“the Bank”) on or before the cut-off time on 30 June 2011.
2. New Wealth Management Customers refer to customers who successfully open a Wealth Management Account with the Bank during the Promotion Period and have not maintained any Wealth Management Account with the Bank in either single name or joint name at any time during the period from 1 October 2010 to 31 March 2011.

3. 1st Lump Sum Investment Fund Subscription Offer

- a. Customers can enjoy below subscription offer for the 1st Lump Sum Investment Fund

Subscription during the Promotion Period:

Subscription Amount (HKD or equivalent)	Subscription Fee
HKD500,000 or above	1%
Below HKD 500,000	1.5%

- b. This offer only applies to the payment of funds subscription made to the debit of customers' account with the Bank.
- c. Lump sum subscription amount is counted as the aggregate amount of simultaneous subscriptions on that day.
- d. This offer is not applicable to investment funds with no subscription fees, money market funds, subscription made under Investment Fund Monthly Savings Plan or any other funds designated by the Bank.
4. Extra Interest Bonus for Currency Linked Deposit (“CLD”)
- a. The offer is only applicable to “Eligible Deposit”. Eligible Deposit refers to CLD successfully placed during the Promotion Period, with minimum amount of HKD100,000 or equivalent per transaction and with tenor of 2 weeks or above.
- b. The sequence of all Eligible Deposits will be arranged in chronological order of transaction date. All Eligible Deposits on the same transaction day will be calculated as one transaction in aggregate. Starting from the 1st transaction, then the 3rd and the 5th transaction (and so on), the extra interest bonus is calculated on 1-week of 1% p.a. of Eligible Deposit amount. From the 2nd transaction, then the 4th and the 6th transaction (and so on), the extra interest bonus is calculated on 1-week of 3.8% p.a. of Eligible Deposit amount.
- c. Extra interest bonus is calculated in Hong Kong Dollar (“HKD”). If the deposit currency of any Eligible Deposit is not HKD, the exchange rate will be determined solely by the Bank on 30 June 2011 for the calculation of extra interest bonus.
- d. During the Promotion Period, each customer can enjoy a maximum extra interest bonus of HKD2,500 (regardless of cumulative deposit amount or number of transactions).
- e. Extra interest bonus will be credited to customer's HKD settlement account on or before 29 July 2011. Customers must still hold a valid HKD settlement account when the extra interest bonus (if applicable) is credited.

Illustrative Example:

A customer successfully placed 4 Eligible Deposits during the Promotion Period (e.g. HKD1,000,000 per transaction), he can enjoy extra interest bonus as below:

Transactions	Extra interest bonus rate (% p.a.)	Extra interest bonus (1- week interest)
1 st Transaction	1%	HKD191.78 ^(a1)
2 nd Transaction	3.8%	HKD728.77 ^(a2)
3 rd Transaction	1%	HKD191.78 ^(a1)
4 th Transaction	3.8%	HKD728.77 ^(a2)

^(a1) (HKD1,000,000 X 1%p.a. X 7/365) =HKD191.78

^(a2) (HKD1,000,000 X 3.8%p.a. X 7/365) = HKD728.77

5. Cash Rebate for Bond Subscription
 - a. The offer is only applicable to bonds designated by the Bank, and is not applicable to retail bonds subscribed during Initial Public Offering (IPO).
 - b. The cash rebate is calculated on 0.1% of the nominal value of the bond subscribed. During the Promotion Period, each customer can enjoy a maximum cash rebate of HKD1,000.
 - c. The cash rebate is calculated in HKD. If the settlement currency of the bond subscribed is not HKD, the exchange rate will be determined solely by the Bank on 30 June 2011 for the calculation of cash rebate.
 - d. Cash rebate will be credited to customer's HKD settlement account on or before 29 July 2011. Customers must still hold a valid HKD settlement account when the cash rebate (if applicable) is credited.
6. Customer is entitled to enjoy a Häagen-Dazs™ single scoop voucher upon completion of the Bank's Questionnaire on Risk Tolerance of Investment during the Promotion Period. Each Customer can enjoy this offer once only.
7. Customer can enjoy all of the above offers at the same time; however, they cannot be used in conjunction with any other promotion offers.
8. The Bank reserves the right to suspend, amend or terminate the above offers and amend the terms and conditions thereof at any time without prior notice. In the event of any dispute, the decision of the Bank shall be final.

Important Notice

This is an investment product and some may involve derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Risk Disclosure Statement

The above information is for reference only and does not constitute and should not be regarded as any recommendation, offer or solicitation to purchase or sell any investment products. Investment involves risks and the price of investment products may fluctuate or even become worthless. Past record is not an indicator of future performance. Losses may be incurred rather than making a profit as a result of investment. You should carefully and independently consider whether the investment products are suitable for you in light of your investment experience, objectives, financial position and risk profile. Independent professional advice should be obtained if necessary. Please read the relevant terms and conditions together with the risk disclosure statements in the prospectus of the investment



product before making any investment decisions. **CLD is not a protected deposit and is not protected under the Deposit Protection Scheme in Hong Kong.** The above information has not been authorized by the Securities and Futures Commission.

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About Wing Lung Bank:

Wing Lung Bank, founded in 1933, is among the oldest local Chinese banks in Hong Kong. Following its motto of “Progress with prudence, service with sincerity”, the Bank provides comprehensive banking services, including deposits, loans, wealth management, credit cards, NET Banking, syndicated loans, corporate financing, bills, hire-purchase and leasing, foreign exchange, insurance agency, Mandatory Provident Fund, etc. Wing Lung Bank also provides securities and futures broking, insurance broking and general insurance underwriting, property management and trustee as well as nominee services through its wholly-owned subsidiaries. At present the Bank has 48 banking business outlets in Hong Kong, Mainland China, Macau and overseas, and a staff force of more than 1,700 people. As at 30 June 2010, its consolidated total assets stood at HK\$118.6 billion. Wing Lung Bank became a member of China Merchants Bank Group in 2008 and subsequently a wholly-owned subsidiary of the Group in 2009. China Merchants Bank, the 6th largest commercial bank by total assets in China, is currently among the top 100 banks in the world.

For more information about Wing Lung Bank, please visit the Bank’s website at www.winglungbank.com.

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