

Wing Lung Bank Launches as low as 1.5% Investment Fund Subscription Fee Offers

28 October 2010, Hong Kong - Wing Lung Bank announces the launch of new promotion offers for the subscription of investment funds. Regardless of investment in a lump sum or on a monthly basis, customers can enjoy subscription fee offers depending on the investment amount and tenor. The preferential subscription fee is as low as 1.5% for lump sum investment. The Bank provides a wide choice of over 400 funds managed by 15 well-established and reputable fund management companies.

From now till 31 December 2010 (“Promotion Period”), customers can enjoy the following lump sum subscription fee offers for subscribing investment funds through the Bank:

Subscription Amount (HKD or Equivalent) #	Subscription Fee Offer
HKD1,000,000 or above	1.5%
HKD100,000 – 999,999	1.8%
Below HKD100,000	2.0%

#Subscription amount is counted as the aggregate amount of simultaneous subscriptions on that day.

During the Promotion Period, customers can also enjoy up to 2.5% subscription fee discount for starting an Investment Fund Monthly Savings Plan with us:

Investment Tenor	Subscription Fee Discount
1 st – 12 th installments	1.5%
13 th – 24 th installments	2.0%
25 th installment onwards	2.5%

“We see customers’ increasing demands for more comprehensive banking services, of which wealth management and investment service is an indispensable part,” said Ms Venus Chiu, Head of Wealth Management Department, Wing Lung Bank. “Through fund investment, customers can access the global markets, such as investing in the high-yield bonds or the securities markets in emerging Asia and Latin America, etc. to capitalise on their potential growth. We hope that the launch of our promotion offers on fund subscription fee, together with the dedicated service provided by our professional Relationship Managers, can help maximise customers’ returns from investment.”

Moreover, the Bank provides personalised wealth management consultation service to help customers formulate an investment portfolio that best meets their needs. For details and the terms and conditions of the above offers, please visit any of our Sunflower Wealth Management Centres or branches, or call our Investment Services Hotline (852) 2526 5555.

Health Warning

This is an investment product and some may involve derivatives. The investment decision is yours but you should not invest in the investment fund 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 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. Each of the fund management companies is the only person quoting prices and counterparty for the funds under their management. 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. This advertisement has not been authorised by the Securities and Futures Commission.

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. The Bank also provides securities and futures broking, insurance broking and underwriting, property management and trustee as well as nominee services through its wholly-owned subsidiaries. At present the Bank has 47 banking business outlets in Hong Kong, Mainland China and overseas, and a staff force of more than 1,700 people. As at 31 December 2009, its consolidated total assets stood at HK\$117.3 billion. In 2008, the Bank became a wholly-owned subsidiary of China Merchants Bank, the 6th largest commercial bank by total assets in China and currently among the top 100 banks in the world.

For more information about the Bank, please visit our website at www.winglungbank.com.

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