

i Trade Securities Account Offer

i Trade Securities Account is tailor-made for online investors with no minimum brokerage commission for trading HK stocks through electronic channels as its characteristic, which helps reduce the investment costs. For trading warrants and Callable Bull/Bear Contracts (CBBC), the brokerage commission for each transaction is as low as HKD4.88/RMB4.88. The maximum brokerage commission will be “capped” each month. The more you trade, the average cost is much lower.

Features of i Trade Securities Account:

- **No minimum brokerage commission for trading HK Stocks;**
- **For trading Warrants and CBBC listed on Hong Kong Stock Exchange with transaction amount HKD50,000/RMB50,000 or below, “fixed brokerage commission at HKD4.88/RMB4.88” and the maximum brokerage commission will be “capped” each month;**
- **If the monthly brokerage commission reaches a designated amount, the monthly service fee of “Real-time Streaming Stock Quote Service” (Internet version) will be waived in the following month;**
- **e-statement provides you with up-to-date transaction records, it’s convenient and environmental friendly.**

Customer can choose one of the following i Trade Securities Account to fit for personal needs:

(1) Cash i Trade Securities Account

- For trading HK Stocks through electronic channels, the brokerage commission rate is 0.2% for each transaction with no minimum brokerage commission;
- For trading warrants and CBBC listed on Hong Kong Stock Exchange through electronic channels, for each transaction with transaction amount HKD50,000/RMB50,000 or below, brokerage commission will be charged at HKD4.88/RMB4.88 . The maximum brokerage commission will be “capped” at HKD2,888/RMB\$2,888 per month;
- If the accumulated monthly brokerage commission reaches HKD1,250 or other equivalent currencies, the monthly service fee of “Real-time Streaming Stock Quote Service” (Internet version) will be waived in the following month;
- Free e-statement service.

(2) Margin "i Trade" Securities Account

- All features of the above Cash i Trade Securities Account are included;
- Certain stocks of the Main Board can be charged with maximum loan amount of 60% of the stock market value. No interest will be charged if such stock is sold on the same day or sufficient settlement amount is deposited to the account on or before the settlement day;
- Standby credit facility is available without application handling charge, annual fee or commitment fee. It can be used for stock trading or personal consumption without restrictions, giving you more financial flexibility;
- Annualized interest rate of the standby credit facility is Prime Rate of the bank +1%. Interest is accrued daily based on the daily outstanding balance of the loan and is collected at the end of each month.

i Trade Securities Account Brokerage Commission:

Trading Channels	Brokerage Commission
Electronic Trading Channels[#] (Wing Lung Net Banking Service or Automated Securities Trading Service or Wing Lung Mobile Banking Service)	Trading HK Stocks: Brokerage commission rate is 0.2% for each transaction (No minimum brokerage commission)
	Trading warrants and CBBC listed on Hong Kong Stock Exchange: (i) For each transaction with transaction amount HKD50,000/RMB50,000 or below, brokerage commission will be charged at HKD4.88/RMB4.88. The maximum brokerage commission will be “capped” at HKD2,888/RMB2,888 per month. (ii) For each transaction with transaction amount HKD50,000/RMB50,000 above, brokerage commission rate is 0.2% (No minimum brokerage commission).
Manual Trading Channels (Branch Service Counter or Manual Trading Hotline)	Brokerage rate of 0.3% (Minimum brokerage charge HKD125/RMB100) per transaction

For trading HK Stocks, warrants and CBBC listed on Hong Kong Stock Exchange through electronic trading channels, the Bank will charge brokerage commission from the customer with brokerage commission rate at 0.2% or HKD4.88/RMB4.88 for each transaction (whichever is higher). If the actual brokerage commission of that month is less than the brokerage commission paid, the overcharged brokerage commission will be rebated to the customer in the following month. For details of i Trade Securities Account Offer, please refer to relevant terms and conditions.

i Trade Securities Account Offer Terms and conditions:

- Customers who use i Trade Securities Account (“i Trade Account”) of Wing Lung Bank Limited (“the Bank”) to buy (or sell) the same stocks listed on Hong Kong Main Board and GEM Board (“HK Stocks”) or warrants and CBBC listed on Hong Kong Stock Exchange several times through any same method of trading channel within a trade day will be treated as combined trade (“Combined Trade”). The brokerage commission of each transaction will be determined, calculated and charged according to the total amount of the Combined Trade and will be shown as one single transaction in the statement.
- Customers who use i Trade Account of the Bank to trade HK Stocks through Wing Lung Net Banking Service or Automated Securities Trading Service or Wing Lung Mobile Banking Service (“Electronic Channels”), the brokerage commission rate is 0.2% with no minimum brokerage commission. The Bank will charge brokerage commission from the customer with brokerage commission rate at 0.2% or HKD4.88/RMB4.88 for each transaction (whichever is higher). If the actual brokerage commission of that month is less than the brokerage commission paid, the overcharged brokerage commission will be deposited to the settlement account (for Cash i Trade Securities Account) or Margin i Trade Securities Account (for Margin i Trade Securities Account) of the customer by way of rebate in the following month.

Example:

Transaction amount of trading HK stock (HKD)	Brokerage commission payable(HKD)	Brokerage commission paid in the month(HKD)	Rebate amount in the following month (HKD)
\$2,000	\$4 [\$2,000 x 0.2%]	\$4.88 [\$2,000 x 0.2%] or HKD4.88 (whichever is higher)	\$0.88 [\$4.88-\$4]

3. Customers who use i Trade Account of the Bank to trade warrants and CBBC listed on Hong Kong Stock Exchange with transaction amount HKD50,000/RMB50,000 or below through Electronic Channels, brokerage commission will be charged at HKD4.88/RMB4.88 for each transaction and the maximum brokerage commission will be “capped” at HKD2,888/RMB2,888 per month. The “capped” maximum brokerage commission is only applicable to each transaction with transaction amount HKD50,000/RMB50,000 or below. The Bank will charge brokerage commission from the customer with brokerage commission rate at 0.2% or HKD4.88/RMB4.88 for each transaction (whichever is higher). The overcharged brokerage commission will be deposited to the settlement account (for Cash i Trade Securities Account) or Margin i Trade Securities Account (for Margin i Trade Securities Account) of the customer by way of rebate in the following month. Hong Kong Dollar and Renminbi denominated transactions will be calculated separately.

Example:

Transaction amount of trading Warrant/CBBC (HKD)	Brokerage commission payable(HKD)	Brokerage commission paid in the month (HKD)	Rebate amount in the following month (HKD)
\$2,000	\$4.88 [fixed brokerage commission \$4.88 for transaction amount \$50,000 or below]	\$4.88 [2,000x0.2%] or \$4.88 (whichever is higher)	\$0
\$50,000	\$4.88 [fixed brokerage commission \$4.88 for transaction amount \$50,000 or below]	\$100 [\$50,000x0.2%] or \$4.88 (whichever is higher)	\$95.12 [\$100-\$4.88]

4. Customers who use i Trade Account of the Bank to trade warrants and CBBC listed on Hong Kong Stock Exchange with transaction amount HKD50,000/RMB50,000 above through Electronic Channels, the brokerage commission rate is 0.2% for each transaction.
5. Customers who trade any HK Stocks, warrants and CBBC through branch service counter or manual trading hotline, the brokerage commission rate is 0.3%. The minimum brokerage commission is HKD125/RMB100.
6. The standard monthly fee of “Real-time Streaming Stock Quote Service” (Internet version) is HKD350 and the standard monthly fee of “Real-time Streaming Stock Quote Service” (Internet and Mobile version) is HKD388. If the accumulated monthly brokerage commission paid for HK Stocks, warrants and CBBC transactions reaches HKD1,250 or other equivalent currencies (for Internet version) or HKD1,500 or other equivalent currency (for Internet and Mobile version), the monthly fee of “Real-time Streaming Stock Quote Service” in the following month will be waived.
7. In order to enjoy the offer of i Trade Account, customers must register securities e-statement service at the time of

opening securities account. Registration of securities e-statement service is free of charge. If customers request for using paper statement by mail thereafter, the applicable charges and offers of i Trade” Account will be cancelled and the securities service charges of all items will be charged according to the standard charges stated in the Securities Service Charge Schedule immediately.

8. Standby credit facility means margin loan facility. For the terms and conditions of this service, please refer to the “General Conditions for Accounts and Services” and the Securities Account Operation Guide. The loan amount depends on the value of the securities held by the customer, loanable ratio of securities determined by the Bank.
9. Under certain circumstances, standby credit facility will not be granted to individual chargeable securities. The Bank may adjust the loanable ratio of any securities at any time without prior notice. Please refer to the Bank website for the percentage of charge of individual chargeable securities.
10. Prime Rate means the best float lending rate of the Bank subject to market fluctuations. Please refer to the Bank website for the latest Prime Rate of the Bank.
11. The Bank reserves the right to suspend, amend, or terminate any offers, and/or amend the terms and conditions thereof at any time without further notice. Should there be any disputes, the Bank reserves the final right of interpretation and determination.
12. Customers of i Trade Account cannot enjoy other brokerage commission or interest rebate promotional offers provided by the Bank simultaneously.
13. For information relating to the terms and conditions, services charges and offers of securities service of the Bank, please refer to the promotional leaflets and Securities Charge Schedule.
14. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

Risk Disclosure:

The above information does not constitute and should not be regarded as any recommendation, offer or solicitation to purchase or sell any securities. Investment involves risks and the price of securities may fluctuate or even become worthless. Losses may be incurred rather than making a profit as a result of dealing in securities. You should carefully and independently consider whether the securities are suitable for you in light of your investment experience, objectives, financial position and risk profile. This advertisement has not been authorized by the Securities and Futures Commission. Independent professional advice should be obtained if necessary. Please read the relevant terms and conditions together with the risk disclosure statements in the General Conditions for Accounts and Services before making any investment decisions.

Transactions conducted through financing obtained through pledge loans are highly risky. The losses you may suffer could exceed the amount of the cash and other assets you have deposited as pledges with us. You could be asked within a short time to deposit extra margin or pay up for the interest. If you fail to pay the required margin or interest before the designated deadline, your pledge is likely to be sold without your consent. In addition, you are also liable for any shortage of fund in your account and for the interest due. Therefore, you are kindly advised to ponder if such financing arrangements suit your financial status and investment strategies.

The above contents constituted to part of the terms & conditions of i Trade Securities Account. Should there be any disputes relating to the terms and conditions of “i Trade” Securities Account, the Bank’s explanation and decision shall be final.

Opt-Out Instruction

To: Wing Lung Bank Limited (the “Bank”)

Fax No.: 2782 3895

Date:

Opt-out from use of personal data in direct marketing

Please complete the following information in BLOCK LETTERS and check the applicable box(es).

Name of Customer :

Account Number :

Identity Document Number :

Contact Number :

Please provide full name and account number, otherwise the Bank may not find the relevant account records for processing this application.

[A] Means of communications in direct marketing

I **do not wish** the Bank to use my personal data in direct marketing through the following channels:

- Mail
- Phone
- Email
- SMS
- Fax
- All channels (including mail, phone, email, SMS and fax)

[B] Provision of personal data to others

The Bank may provide my personal data to other persons for their use in direct marketing. I **do not wish** the Bank to provide my personal data for use in direct marketing by:

- any other persons except the Bank’s subsidiaries*.
- any other persons whether or not such persons are members of the Bank’s group.

The above represents my present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this application. I understand the Bank may not be able to process my request if any of the information is incomplete or incorrect.

My above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank’s Notice to Customers relating to the Personal Data (Privacy) Ordinance (the “Notice”). I should also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which my personal data may be provided for them to use in direct marketing.

.....
Signature of Customer
(Signature should be the same as our record for checking and verification.)

* Subsidiaries mean the subsidiary companies of Wing Lung Bank Limited announced in its annual report of each year.

銀行專用 FOR BANK USE ONLY	Branch/Dept:	BCIF No(s):
	S.V.:	Checker: (Date)

LCD-003 (04-2013)