

Terms and Conditions of Wing Lung Sunflower Service Customer Rewards

1. General Terms and Conditions:

- 1.1 The Promotional Period of Wing Lung Sunflower Service Customer Rewards is valid from 2nd January 2016 to 30th June 2016, both dates inclusive ("the Promotional Period").
- 1.2 Eligible Customer
 - 1.2.1 New Wing Lung Sunflower Service customer: Customer must successfully open a Wing Lung Sunflower Service Account within the Promotional Period; and did not maintain any account with Wing Lung Bank Limited ("the Bank") in sole name or joint names (except Wing Lung Credit Card account) in the period from 2nd October 2015 to 31st December 2015.
 - 1.2.2 Upgraded Wing Lung Sunflower Service customer: Customer must upgrade from existing deposit account(s) with the Bank (including current, savings and time deposit account) as an elite Wing Lung Sunflower Service Account within the Promotional Period.
- 1.3 To enjoy the relevant offers or rewards, Eligible Customer must still be a Wing Lung Sunflower Service customer and the Wing Lung Sunflower Service account has complied with the minimum requirements for the maintenance of the account at the time of enjoying the offers or distributing the rewards.
- 1.4 For Eligible Customer who has more than one account in the same type, the Bank will determine the cash reward to be credited to any one of the settlement accounts recently opened at its discretion.
- 1.5 Each Eligible Customer can only enjoy each offer and reward once, and cannot enjoy other offers at the same time.
- 1.6 Wing Lung Credit Card free spending credit reward is only applicable to the settlement of new credit card spending, it cannot be exchanged for cash and is not transferable. At the time of rewards distribution, Eligible Customer must maintain a valid Wing Lung Credit Card and is in good credit standing to enjoy the credit card free spending credit reward.
- 1.7 Customer is required to pay a Monthly Maintenance Fee of Wing Lung Sunflower Service account if the Total Relationship Balance of Wing Lung Sunflower Service account of the Eligible Customer falls below the minimum requirements for maintenance of the account. Please contact our customer relationship manager for details.
- 1.8 Each offer and reward is subject to the terms and conditions of the relevant product or services.
- 1.9 The Bank reserves the right to suspend, change or terminate the relevant offers, rewards and amend the terms and conditions at any time without further notice. In case of any disputes, the Bank reserves the right of final decisions.
- 1.10 If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

2. Terms and Conditions for Wing Lung Sunflower Service Welcome Rewards:

- 2.1 Wing Lung Sunflower Service welcome rewards are applicable to new Wing Lung Sunflower Service customer only. To enjoy the Wing Lung Sunflower Service welcome rewards, new Wing Lung Sunflower Service customer is required to maintain the Total Relationship Balance with average of HKD1,000,000 or above in the following 3 consecutive months after opening the Wing Lung Sunflower Service account.

Welcome rewards examples:

Account opening date of new Wing Lung Sunflower Service customer	Total Relationship Balance (HKD)			Monthly Average of Total Relationship Balance (HKD)	Eligible for Rewards Yes/No	Rebate Distribution Month
2 nd February 2016	March 2016: \$1,000,000	April 2016: \$1,000,000	May 2016: \$2,500,000	\$1,500,000 ⁺	Yes	On or before 30 th September 2016
11 th March 2016	April 2016: \$1,000,000	May 2016: \$1,000,000	June 2016: \$700,000	\$900,000 ⁺⁺	No	-
11 th May 2016	June 2016: \$3,000,000	July 2016: \$500,000	August 2016: \$4,000,000	\$2,500,000 ⁺⁺⁺	Yes	On or before 31 st December 2016

+ (HKD1,000,000 + HKD1,000,000 + HKD2,500,000) / 3 Months = HKD1,500,000

++ (HKD1,000,000 + HKD1,000,000 + HKD700,000) / 3 Months = HKD900,000

+++ (HKD3,000,000 + HKD500,000 + HKD4,000,000) / 3 Months = HKD2,500,000

2.2 The calculation of Total Relationship Balance is the average balance of previous three months of the accounts / products (including current/savings deposits, time deposits, gold, securities holdings and wealth management investment) of the customer portfolio.

2.3 New Wing Lung Sunflower Service customer who complies with Clause 2.1 above can enjoy HKD300 Wing Lung Credit Card free spending credit reward. Wing Lung Credit Card free spending credit reward will be credited to the designated Wing Lung Credit Card account of Eligible Customer on or before 30th September 2016 (applicable to the Eligible Customer who opens account from 2nd January to 31st March 2016) or on or before 31st December 2016 (applicable to Eligible Customer who opens account from 1st April to 30th June 2016). Eligible Customer who does not have any Wing Lung Credit Card can inquire and apply for one through the Bank.

2.4 Within the Promotional Period, each Eligible Customer (including all customers of individual and joint account) can only enjoy the welcome rewards once.

3. Terms and Conditions for Friends and Family Members Referral Program:

For details of Wing Lung Sunflower Service Friends and Family Members Referral Program, please contact the Bank's staff for enquiry or refer to the terms and condition in the relevant promotional leaflets.

4. Terms and Conditions for Credit Card Rewards:

4.1 Eligible Customer who did not have any Wing Lung Credit Cards or Affinity Card (including principal or supplementary card) in the past 12 months, and applies for designated Wing Lung Credit Card during the Promotional Period; and the application be approved on or before 30th June 2016 can enjoy the following credit card rewards.

4.2 Instance Rewards for Submission of All Required Documents for Credit Card Application

4.2.1 Eligible Customer who complies with Clause 4.1 above, submits all required documents (including valid identification documents and latest residential address proof within last 3 months) for designated Wing Lung Credit Card application can award HKD100 supermarket cash coupon instantly.

4.2.2 Supermarket cash coupons are not transferable, cannot be redeemed for cash or exchanged for other vouchers. The Bank is not the supplier of the cash coupons and the usage of the cash coupons is subject to the terms and conditions specified by the supplier. For enquiry about the cash coupons, please contact the relevant supplier directly.

4.3 Credit Card Welcome Rewards

4.3.1 For details of Wing Lung Credit Card welcome rewards, please refer to the relevant promotional leaflets.

4.3.2 Eligible Customer who complies with Clause 4.1 above, can award extra HKD100 Wing Lung Credit Card free spending credit reward. The extra Wing Lung Credit Card free spending credit reward will be credited to the Eligible Customer's Wing Lung Credit Card account on or before 30th September 2016 (applicable to the credit card approved from 2nd January to 31st March 2016) or on or before 31st December 2016 (applicable to the credit card approved from 1st April to 30th June 2016).

4.4 Eligible Customer who complies with Clause 4.1 above can enjoy the offers listed in Clause 4.2. and 4.3. once.

4.5 If the Eligible Customer cancels the relevant Wing Lung Credit Cards within 12 months after issuance, the Bank reserves the right to charge the Eligible Customer a gift administration fee of HKD200 for each Wing Lung Credit Card without prior notice.

5. Terms and Conditions for HKD and Foreign currency Time Deposit Offers:

5.1 Eligible Customer who brings New Funds in Hong Kong Dollar (HKD) or designated foreign currencies (including RMB, USD, CAD, GBP, AUD or NZD) during the Promotional Period can enjoy time deposit preferential annual interest rate.

5.2 "New Funds" means (i) funds deposited with the Bank in 3 days before setting up the time deposits in cash, cheque/cashier's order, local CHATs, telegraphic transferred from other banks; or (ii) existing funds deposited with the Bank converting to HKD or designated foreign currencies as specified in Clause 5.1 for setting up time deposits. Renewal or rollover of existing time deposits or funds transfer from the accounts of the Bank in the same currency will not be treated as "New Funds". For the definition of "New Funds", please contact the Bank's staff for enquiry. The Bank reserves the right to decide the final decision for the definition of "New Funds".

5.3 All time deposits cannot be withdrawn, cancelled or terminated before maturity. If the Eligible Customer withdraws, cancels or terminates the time deposits before maturity, the Bank will not disburse any interest, and charges will be imposed.

5.4 This offer cannot be used in conjunction with other offers. This offer is applicable only to time deposits which are set up through the branches of the Bank.

5.5 The actual annual interest rate will prevail in accordance with the Bank's announcement from time to time. Please contact our customer relationship manager for details.

6. Terms and Conditions for Investment Product Offers:

6.1 Eligible Customer must submit instructions for investment trading and accepted by the Bank on or before 30th June 2016 for the enjoyment of the investment product offers below. This offer is not applicable to any or related investments pertaining to the Capital Investment Entrant Scheme by the Hong Kong Government of Special Administrative Region.

6.2 First Lump Sum Investment Fund Subscription Fee at 1.2%.

6.2.1 This offer is applicable only to the first lump sum investment fund with subscription amount of HKD100,000 or above (or equivalent amount of other currencies) during the Promotional Period completed through the Bank. Eligible Customer can enjoy investment fund subscription fee at 1.2%.

6.2.2 This offer is not applicable to subscription transaction through NET Fund Trading Service, Investment Fund Monthly Savings Plan, investment funds with no subscription fees, money market funds or any funds designated by the Bank.

6.3 Cash Rebate for First Transaction

- 6.3.1 This offer is applicable only to the first subscription for Bond investment, Certificate of Deposit, Currency Linked Deposit or FX forward contract with subscription amount of HKD200,000 or above (or equivalent amount in other currencies) completed through the Bank during the Promotional Period, and complies with the requirements stated in Clause 6.3.2 to 6.3.4 below.
- 6.3.2 Bond and Certificate of Deposit: Applicable only to the purchase of bonds and Certificate of Deposit designated by the Bank and is not applicable to any retail bonds subscription during the initial public offering period.
- 6.3.3 Currency Linked Deposit: Deposit tenor with 1 month or above.
- 6.3.4 FX Forward Contract: Contract tenor with 1 month or above.
- 6.3.5 Each Eligible Customer can enjoy "Cash Rebate for First Transaction" of HKD200 for each type of investment product once. The maximum rebate amount is HKD800.

6.4 Cash Rebate for Accumulated Transactions

- 6.4.1 This offer is applicable only to subscription of Fund, Bond, Certificate of Deposit, currency linked deposit or FX forward contract through the Bank during the Promotional Period, and complies with the requirements stated in Clauses 6.3.2 to 6.3.4 above or Clause 6.4.2 below.
- 6.4.2 Fund: Lump sum subscription of fund transaction with subscription fee of 1.5% or above.
- 6.4.3 Each Eligible Customer can enjoy "Cash Rebate for Accumulated Transactions" of HKD300 for every HKD500,000 accumulated subscription amount during the Promotional Period. The maximum rebate amount is HKD6,000.
- 6.4.4 The calculation of accumulated transaction amount includes the transaction(s) which are eligible for "Cash Rebate for First Transaction".

6.5 Example:

Eligible Customer, Mr. Chan, subscribed the following investment products during the Promotional Period, thus he can enjoy (1) "First Lump Sum Investment Fund Subscription Fee at 1.2%", (2) HKD200 "Cash Rebate for First Transaction"; and (3) HKD300 "Cash Rebate for Accumulated Transactions", a total of HKD500 cash rebate.

Transaction Date	Investment Product	Transaction Details and Amount (HKD)	Eligible for "First Lump Sum Investment Fund Subscription Fee 1.2%" or "Cash Rebate for First Transaction"? (HKD)	Eligible for "Cash Rebate for Accumulated Transactions"? (HKD)	Accumulated transaction Amount (HKD)
4 th January 2016	Fund	Subscription Amount \$100,000	Yes, can enjoy "First Lump Sum Investment Fund Subscription Fee 1.2%"	No (Subscription fee less than 1.5%)	\$0
15 th February 2016	Currency Linked Deposit	Investment Tenor: 1 month Subscription Amount \$100,000	No (Does not reach the required subscription amount for the first transaction)	Yes	\$100,000
23 rd May 2016	Bond	Subscription Amount \$500,000	Yes (\$200)	Yes (\$300)	\$600,000 (\$100,000 + \$500,000)

- 6.6 Cash rebate is calculated in HKD. If the transaction currency of the investment product is not HKD, the Bank will use the exchange rate of 30th June 2016 at its absolute discretion to calculate the HKD equivalent amount of that transaction.
- 6.7 Cash rebate will be credited to the HKD settlement account of the Eligible Customer on or before 31st August 2016.
- 6.8 Foreign Exchange Trading Pips Offer
- 6.8.1 This offer is applicable only to the conversion of HKD to designated foreign currencies, or conversion of designated foreign currencies to HKD through the Bank, and is not applicable to the conversion of designated foreign currencies to other currencies. Designated foreign currencies include GBP, EUR, RMB, AUD, NZD, CAD, CHF, JPY and USD.
- 6.8.2 To enjoy this offer, the conversion amount for each single transaction must be equal to or greater than \$50,000 of the designated foreign currency (except JPY) or JPY 5,000,000.
- 6.8.3 This offer is applicable only to the conversion of the currencies by T/T through branches and relationship manager by Eligible Customer; conversion(s) through NET Banking or Phone Banking will not be eligible for this offer.

7. Terms and Conditions for Securities Welcome Offers:

- 7.1 This offer is applicable only to the Eligible Customer who successfully opens new securities account(s) with the Bank; and has not maintained any securities account in form of individual or joint account with the Bank before; and did not cancel any securities account of the Bank during the Promotional Period.
- 7.2 Commission Rate Offers

Eligible Customer who complies with Clauses 7.1 above can enjoy the following Wing Lung Sunflower Service HK Stock tiered commission rate offer, and there is no time limit for the brokerage fee rate offer:

Transaction Channels	Trading Amount for Each Transaction (HKD or RMB)	Brokerage Fee Rate
Electronic Trading Channel Wing Lung NET Banking Services / Wing Lung Automated Securities Trading Hotline / Wing Lung Mobile Banking Services	Below \$500,000	0.18%
	\$500,000 - Below \$800,000	0.15%
	\$800,000 or above	0.10%
Manual Trading Channel Branch Service Counter / Manual Trading Hotline	Below \$100,000	0.25%
	\$100,000 - Below \$500,000	0.18%
	\$500,000 - Below \$800,000	0.15%
	\$800,000 or above	0.10%

7.3 Commission Rebate Offers

- 7.3.1 Eligible Customer who trades stocks listed on the Hong Kong Stock Exchange ("HK Stock") through Wing Lung NET Banking Services, Wing Lung Automated Securities Trading Hotline and Wing Lung Mobile Banking Services ("Electronic Channels") during the activation of the securities account in that month and the following 2 calendar months ("Rebate Period") can get the commission rebate of buying and selling HK Stock through Electronic Channels during the Rebate Period. The maximum commission rebate amount is HKD1,500.

7.3.2 Eligible customer shall fully pay the commission in accordance with the default commission of the securities account first, the Bank will calculate the total commission paid after the Rebate Period, and deduct the total value of other commission rebate/interest rebate/cash voucher rebate, the remaining balance for the commission rebate (if any) will be credited to the settlement account (for cash securities account) or securities account (for margin securities account) of the Eligible Customer within one month after the Rebate Period. If the HK stocks traded are not settled in HKD, the relevant commission rebate will be converted to the equivalent amount of HKD and credit to the settlement account. The exchange rates are determined by the Bank.

7.4 Stocks Deposit Offers

7.4.1 This offer is only applicable to the stocks listed on the Main Board of the Hong Kong Stock Exchange transferred to the Bank through Central Clearing and Settlement System (in form of non-physical scrip). The market value of each stock must be HKD50,000 (or other equivalent currencies) above. The market value of the stock is calculated according to the closing price on the successful deposit day.

7.4.2 In order to enjoy this offer, Eligible Customer must successfully transfer the stocks to the Bank during the Rebate Period. Each Eligible Customer can enjoy this offer once only and there is no limit to the quantity of the stocks to be transferred to the Bank. If the Eligible Customer transfers more than one stock, the transfer application must be submitted at the same time in order to get rebate on more than one stock.

7.4.3 The rebate amount awarded to the Eligible Customer is the securities withdrawal fee charged by the stock custodian(s). The deposit fee charged by the Bank (if any) will not be rebated.

7.4.4 Eligible Customer shall pay the securities withdrawal fee charged by the stock custodian(s) first and pay the deposit fee charged by the Bank (if any). Eligible Customer shall successfully transfer the stocks within the Rebate Period and provide the original receipt or monthly statement of such transfer instructions to the Bank. The Bank will rebate the fee as shown to the Eligible Customer. If the Eligible Customer cannot provide the relevant original receipt or monthly statement, the Eligible Customer will not get any commission rebate.

7.4.5 The rebate amount will be used to deduct the trading commission for buying HK Stock through Electronic Channels during the Rebate Period and will be paid to the Eligible Customer by way of cash rebate. The maximum rebate amount is the total buying commission paid during the Rebate Period.

7.4.6 Eligible Customer shall fully pay the commission in accordance with the default commission of the securities account first, the Bank will calculate and effect the rebate after the end of the Rebate Period. The commission rebate amount will be deposited to the settlement account (for cash securities account) or securities account (for margin securities account) of the Eligible Customer by way of cash rebate in the following month after the end of the Rebate Period. If the Eligible Customer withdraws the stocks (excluding selling of the shares) within six months after the transfer, it is required to pay the securities withdrawal fee and refund the rebate amount of this offer.

7.4.7 Eligible Customer cannot enjoy commission, interest or coupon rebate of other related securities services offered by the Bank simultaneously. The Bank will calculate the rebate/coupon amount of each offer applied on an individual account each month for comparison, only one of the offers with the highest value will be given to the Eligible Customer.

8. Terms and Conditions for Insurance Offers:

- 8.1 Eligible Customer who subscribes the designated insurance plan underwritten by Hong Kong Life Insurance Limited ("Hong Kong Life"), including Forever Growth Whole Life Protector, Monthly Reward Annuity Life (3-Year Pay), Joyful Whole Life Savings Protection Plan, Whole Life Protection Plus, Your Wealth Whole Life Savings Protection Plan Series, Perfect 10 Whole Life Protector, Fit For Life Medical Plan, Dread Disease Whole Life Protector can enjoy 10% first year premium discount offer; Monthly Reward Life 18 (3-Year Pay), No. 1 Kids Savings Protection Plan, Monthly Income Protection Plan can enjoy 5% first year premium discount offer; 3-Year Achiever Whole Life Protection Plan can enjoy 2% first year premium discount offer. Please refer to the promotional leaflets of the relevant insurance products and contact our customer relationship manager for details. The life insurance plans are life insurance products underwritten by Hong Kong Life. The Bank is the insurance agent of Hong Kong Life.
- 8.2 Wing Lung Insurance "Travel Insurance"
- 8.2.1 Eligible Customer who subscribes Wing Lung Insurance "Travel Insurance" (Single journey) can enjoy 35% premiums discount offer.
- 8.2.2 Eligible Customer who subscribes Wing Lung Insurance "Travel Insurance" (Single Journey), the insurance period must be two days or above.
- 8.2.3 Upon successful application, no premium will be refunded if the policy of Wing Lung Insurance "Travel Insurance" (Single Journey) is cancelled.
- 8.3 Wing Lung Insurance "Sweet Home Insurance": Eligible Customer who subscribes Wing Lung Insurance "Sweet Home Insurance" can enjoy 35% premium discount offer.
- 8.4 Wing Lung Insurance "Supreme Home Insurance": Eligible Customer who subscribes "Supreme Home Insurance" can enjoy 20% premium discount offer.
- 8.5 This offer is only applicable to the Eligible Customer and is not applicable to existing "Sweet Home Insurance" and "Supreme Home Insurance" policy holder or the policy holder who held "Sweet Home Insurance" and "Supreme Home Insurance" policies issued by Wing Lung Insurance Company Limited ("Wing Lung Insurance") in the past 6 months.
- 8.6 For areas of coverage and terms and conditions of Wing Lung Insurance "Travel Insurance" (Single journey), "Sweet Home Insurance" and "Supreme Home Insurance", please refer to the terms and conditions of the relative insurance policies or contact the staff of the Bank or Wing Lung Insurance for details. (Wing Lung Insurance Enquiry Hotline: 2826 8428 Monday to Friday 09:00 – 18:00).
- 8.7 All offers cannot be transferred, redeemed for cash or exchanged for other offers.
- 8.8 All policy offers are provided by Wing Lung Insurance and Hong Kong Life respectively.
- 8.9 Some individual insurance product shall be subjected to the minimum premium amount requirement.
- 8.10 Subscriptions of insurance are subject to products/services terms and conditions, please contact the staff of the Bank or Wing Lung Insurance for details.
- 8.11 The above general insurance products are underwritten by Wing Lung Insurance. Wing Lung Insurance is authorized and regulated by the Commissioner of Insurance of the Hong Kong SAR. The Bank is the insurance agent authorized by Wing Lung Insurance.
- 8.12 In respect of an eligible dispute arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms or performance (claims and service) of the product should be resolved directly between Hong Kong Life/ Wing Lung Insurance and the customer.

9. Terms and Conditions for Mortgage Service Offers:

- 9.1 Eligible Customer who applies for residential mortgage loan within the Promotional Period through the Bank and successfully drawn the loan on or before 31st August 2016 can enjoy the mortgage loan interest rate as low as HIBOR+1.7% p.a. and cash rebate up to 1% of the loan amount and first-year Wing Lung Insurance "Sweet Home Insurance" free of charge.
- 9.2 The cash rebate will be released and deposited to the account of Eligible Customer on or before 31st October 2016.
- 9.3 The free first-year Wing Lung Insurance "Sweet Home Insurance" is for Plan B only (sum insured per year: HKD750,000; building area of 1,000 sq ft). This offer is not applicable to tenement buildings, village houses, or any property aged over 50 years.
- 9.4 Mortgage Loan interest rate offer is subject to the relevant terms and conditions. H refers to HIBOR, meaning the Hong Kong Interbank Offer Rate; HIBOR is based on the rate announced by the Hong Kong Association of Banks (HKAB) at 11 a.m. on the loan drawdown date and the first day of the fixing period.
- 9.5 "Sweet Home Insurance" Plan is underwritten by Wing Lung Insurance. Wing Lung Insurance is authorized and regulated by the Commissioner of Insurance of the Hong Kong SAR. The Bank is an insurance agent authorized by Wing Lung Insurance. In respect of an eligible dispute arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms or performance (claims and service) of the product should be resolved directly between Wing Lung Insurance and the customer. Subscriptions of insurance are subject to products/services terms and conditions, please contact the staff of the Bank or Wing Lung Insurance for details.
- 9.6 The Mortgage Loan amount must be HKD3,000,000 or above.
- 9.7 This offer is not applicable to mortgage referral cases and cannot be used in conjunction with other offers.
- 9.8 All applications for mortgage loan are subject to credit requirements and final approval by the Bank.

10. Terms and Conditions for Unsecured Loan offer:

- 10.1 Eligible Customer who applies for Wing Lung Personal Instalment Loan within the Promotional Period through the Bank and successfully drawn the loan on or before 31st July 2016 can enjoy the preferential interest rate for selected customers.
- 10.2 For the details of the preferential interest rate, please refer to Wing Lung Personal Instalment Loan application form. The final approved interest rate will be adjusted, subject to the loan amount and credit approval result.
- 10.3 Eligible Customer who applies for Wing Lung Personal Instalment Loan or Wing Lung Balance Transfer Loan within the Promotional Period through the Bank and successfully drawn the loan on or before 31st July 2016 can enjoy HKD300 Wing Lung Credit Card free spending credit reward.
- 10.4 Wing Lung Credit Card free spending credit reward will be credited to the Bank's designated Wing Lung Credit Card account of Eligible Customer on or before 30th September 2016. Eligible Customer who does not have any Wing Lung Credit Card can inquire and apply for the credit card through the Bank.

- 10.5 Eligible Customer shall maintain the loan account in good condition without late payment or early payment, otherwise the reward will be forfeited and the Bank reserves the rights to request the Eligible Customer for refund the full amount of reward to the Bank.
- 10.6 Each Eligible Customer can enjoy this offer once during the Promotional Period.
- 10.7 All applications for unsecured loan are subject to credit requirements and final approval by the Bank.
- 10.8 The Bank reserves the right to terminate or to vary this offer, reward and the preferential interest rate at any time and to have the final decision of the loan approval or to amend the related terms and conditions from time to time. In case of any dispute, the decision of the Bank shall be final.

Important Notice

The above information includes investment products and some may involve derivatives. The investment decision is yours but you should not invest in the investment 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

1. 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 or securities. Investment involves risks and the price of investment product or securities 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 our General Conditions for Accounts and Services and the relevant terms and conditions together with the risk disclosure statements in the prospectus of the investment product before making any investment decisions. This above information has not been authorized by the Securities and Futures Commission.
2. Certificate of Deposit and Currency Linked Deposit ("CLD") are not protected deposit(s) and are not protected under the Deposit Protection Scheme in Hong Kong.
3. Bond: There is a credit risk that the issuer may fail to pay you the interest or principal as scheduled. Any downgrading of the credit ratings of the bond itself, the issuer or Guarantor of the bond or its parent or affiliates by rating agencies could result in a reduction in the value of the bond.
4. RMB is subject to exchange rate risk. Foreign currency investments are subject to exchange rate fluctuations which may involve risks. Fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into other foreign currencies (including Hong Kong dollar).

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotion 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 Limited, 45 Des Voeux Road Central, Hong Kong. Fax no. 2782 3895).