

Wing Hang Bank launches subscription and financing offers for
“Industrial and Commercial Bank of China Limited” IPO
Loan amount up to 90% of application money & interest rate as low as 4.75%p.a.

(16 October 2006, Hong Kong) Wing Hang Bank today announced the launch of subscription and financing offers for **Industrial and Commercial Bank of China Limited (“ICBC”)** IPO. During the promotional period from today until 18 October, all new customers ¹ and Elite Banking customers can enjoy a preferential interest rate of 4.75%p.a. with loan amount ² up to 90% of application money for subscription of **ICBC** new shares. Moreover, they can enjoy a handling fee waiver.

In addition, existing customers can enjoy a preferential interest rate of 5.00%p.a. for IPO financing on subscription of **ICBC** new shares while loan amount can be up to 90% of application money.

For enquiries, please visit any Wing Hang Bank branch or contact us at 3199 9182.

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*Note: 1. New customer means a customer who has not ever opened or maintained any securities trading account with the Bank during the past 3 months.

2. Maximum loan amount is HK\$2,000,000.