



Wing Hang Bank launches subscription and financing offers for
“China Railway Group Limited” IPO
HK\$1,228 only for subscription of 250,000 shares

(23 November 2007, Hong Kong) Wing Hang Bank today announced the launch of subscription and financing offers for **China Railway Group Limited** (“China Railway”) IPO. During the promotional period from today until 27 November, Elite Gold Banking customers, Elite Banking customers and new customers* can enjoy a privileged fee at **HK\$1,228** only for subscription of 250,000 new shares of “China Railway” with loan amount at **HK\$1,313,000** (including handling charge and interest expense). Moreover, successful applicants can enjoy a fee waiver on share deposit fee.

On the other hand, Elite Gold Banking customers can enjoy a privileged interest rate at 4.5%p.a. while all other customers can enjoy a privileged interest rate at 4.75% for IPO financing on subscription of “China Railway” new shares. Loan amount for all customers 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: New customer means a customer who has not ever opened or maintained any securities trading account with the Bank during the past 3 months.