

WING LUNG BANK LTD

45 DES VOEUX ROAD CENTRAL
HONG KONG

Privileged banking services exclusively offered to members of The Law Society of Hong Kong :-

I. For Law Firms

Professional Loan

Loan Purpose : for payment of Compulsory Professional Indemnity Insurance premium only

Loan Amount : 100% of the premium plus top up* amount (if applicable)

Interest Rate : Prime Rate (6.75% p.a. at present)
(Prime rate means the Best Lending Rate quoted by our bank, subject to fluctuations.)

Tenor : Choices of 6, 9 or 12 months

Handling Charge : Waived

For enquiries, please contact : Ms P H Chau at 2826 8222
Mr Felix Yeung at 2826 8292

* If you would require top up Professional Indemnity Insurance, please feel free to contact : Ms Fiona Choy at 2525 5326

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II. For Individual Solicitors

LOAN PACKAGES

1. Mortgage Loan

Interest rate	P-2.375% p.a. for whole mortgage period (P-2.4% p.a. for whole mortgage period – application before 31 August 2001)
Solicitor's fee subsidy	\$5,000 (for loan amount \$1,000,000 or above) Solicitor must be appointed by our Bank
Fire insurance premium	Free for the second year (insured through Wing Lung Agency Limited)
Application fee	Waived
Valuation fee	Waived

Remarks :

- for residential properties and self-use only
- applicable to home mortgage, transfer mortgage and mortgage of clean title properties
- the above terms are subject to our final approval. We reserve the right to revise the above terms as and when necessary without prior notice.

2. Personal Loan

(Applicant may apply any one of the following Flexi-Cash facilities.)

A. Flexi-Cash Personal Overdraft Facility

Maximum Loan Amount	HK\$500,000 / 3 times monthly salary, whichever is lower
Interest Rate	Prime rate + 3% p.a., subject to fluctuation of prime rate (Prime rate means the best lending rate from time to time quoted by our Bank which is 6.75% p.a. at present)
Annual Fee	0.5% p.a. of loan amount
Handling Charge	Waived
Monthly Payment	5% of the debit balance as at the statement date / HK\$50, whichever is higher

* No guarantor, collateral or payroll account with our Bank is required

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B. Flexi-Cash Personal Instalment Loan

Maximum Loan Amount	HK\$300,000 / 3 times monthly salary, whichever is lower
Interest Rate	0.65% p.m. flat (Annualized Percentage Rate:15.87% p.a. which includes 1% p.a. flat for life insurance premium)
Repayment Period	6 - 36 months
Life Insurance	1% p.a. flat (already included in the monthly instalment)
Handling Charge	Waived

Foreign Exchange Charges Deduction

Foreign currency money exchange	Waiver of HKD30 handling charges (for over-the-counter only)
Purchase of demand draft	Less HKD20 handling charges (with the exception of those drawn on banks in Australia, Portugal, Spain and Switzerland)
Purchase of telegraphic transfer	Less HKD20 handling charges

*Remark: The above services are limited to one transaction per day.

Discounts on Commission for Subscription of Unit Trusts

<u>Subscription Amount (per deal)</u>	<u>Subscription fee discount</u>
USD2,000 - USD9,999	Less 1.0%
USD10,000 - USD99,999	Less 1.5%
USD100,000 or above	Less 2.5%

Discounts on Commission for Subscription of Investment Plans

Investment Plan	Subscription fee discount
Schroder Saving Plan	Less 1%
Fidelity Automatic Account Builder	Less 1% for the first year, less 2% thereafter
JF Mastersaver	Less 1% from the 13th to 24th monthly instalments Less 2% from the 25th to 36th monthly instalments Less 3% from the 37th monthly instalment onwards
Dresdner RCM	Less 1% for the first year, less 2% thereafter
Invesco	Less 1% from the 13th contribution

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Preferential Fixed Deposit Interest Rate

<u>Deposit amount</u>	<u>Preferential interest rate</u>
HKD30,000 to HKD499,999 (minimum 1 month)	Extra 0.125% pa on top of the quoted rate
HKD500,000 to HKD1,000,000 (1 - 6 months)	Extra 0.3125% pa on top of the quoted rate
HKD500,000 or above (9 months or above)	Even higher interest rate (determined upon account opening) will be offered

Free Extra Cover/Discounts on Insurance Products

Motor Vehicle – Full comprehensive & Third party	40% premium discount
Travel Package Insurance	20% premium discount
Family Package Insurance	20% premium discount
Personal Accident Insurance	20% premium discount
Clinic Package Insurance	20% premium discount
Credit Protect (tailor-made for Credit Cardholder)	First 2 months' premium waiver
Domestic Helper Package	Free one month's cover

Securities Trading Benefits

- Special brokerage rate of 0.25%
- Waiver of share deposit charges
- All odd-lot shares (excluding GEM NASDAQ warrants & rights) can be sold at board lot market price
- No minimum transaction amount
- Every dollar of commission paid for trading of local stocks will earn a bonus point to redeem fabulous gift or cash rebate
- Bonus point will be granted from securities trading (1\$ commission = 1 bonus point) to Wing Lung Bank credit card account for use to redeem premium items or bonus cash.
- * Remark: The above privileges only applicable to securities account holders of Wing Lung Securities Ltd.

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Safe Deposit Box Rental Discount

- Waiver of the second year's rental for renting safe deposit box (size: 22"×5"×3") at our Head Office, Mongkok Branch and Tokwawan Branch for 2 years whilst only the first year's rental is charged (rental per year: HKD280).

Hire Purchase & Leasing Benefits

- Enjoy the best rate*quoted by Wing Lung Finance Ltd
- Maximum finance amount up to 100% of the purchase price for new vehicle or 90% for used vehicle
- Repayment period up to 5 years for new vehicle or 3 years for used vehicle

* The best rate quoted by Wing Lung Finance Ltd is subject to changes at its sole discretion from time to time without prior notice.

**For Enquiries, please contact : Ms Polly Cheng at 2826 8321
Mr Dixon Wong at 2826 8391**

Remarks :

- The above offer can be enjoyed upon the presentation of the identification card issued by the Law Society of Hong Kong.
- The above offer, unless otherwise specified, is valid till the end of December 2001 and subject to revision every six months thereafter. We reserve our rights to revise the above terms as and when necessary without prior notice.