

August 2006

Dear Valued Customer,

It has been our commitment to offer you the best services at reasonable prices. Our fee scale is reviewed periodically and adjusted when necessary. Effective September 1, 2006, a new Deposit Account service fee will be levied as described hereunder.

Type of Service :	Deposit Account
Charges * :	HK\$50 per account per month if “Daily Average Consolidated Balance” falls below HK\$5,000 (or its HKD equivalent)
<p>* Remarks:</p> <ol style="list-style-type: none"> 1. The “Daily Average Consolidated Balance” includes all-currencies Passbook Savings, Statement Savings, Checking, Fixed Deposits, Call Deposits and/or any deposit accounts maintained with our Bank from time to time (the “Account(s)”); 2. The Bank will calculate the Daily Average Consolidated Balance of the Account(s) in a monthly basis; 3. Should the Daily Average Consolidated Balance falls below HK\$5,000 (or its HKD equivalent), a service fee of HK\$50 will be levied on each applicable Account; 4. For customer maintains both single-named Account(s) and joint-named Account(s), the deposits balance of these two types account is counted separately. 	
<p>The Deposit Account service fee is not applicable to the following customers:</p> <ol style="list-style-type: none"> 1. Customers who are aged below 18; 2. Senior who are aged 65 years or above; 3. Customers who are granted with overdraft facilities; 4. Payroll account (provided that the employers are also the Bank’s customers); 5. Customers who receive Government’s “Comprehensive Social Security Assistance” through Autopay to accounts of our bank; 6. Holders of Securities account with our bank with daily average value of stock or wealth products of not less than HKD5,000 in the month concerned; 7. Customers with outstanding loan balance; 8. Accounts under membership of our “Grow Our Sprouts” Plan. 	

Should you have any queries, please feel free to call our Customer Services Hotline on 2818 0282 or visit our web site at www.shacombank.com.hk.

Yours sincerely,

Shanghai Commercial Bank Ltd.