Press Release

The Hong Kong Mortgage Corporation Limited

Third Issuance of Retail Bonds

The Hong Kong Mortgage Corporation Limited ("HKMC") is pleased to announce today (Monday) the launch of a new issue of retail bonds that will be placed to investors through an enlarged group of Placing Banks.

The HKMC signed the Placing Bank Agreement with Bank of China (Hong Kong), Bank of Communications, Bank of East Asia, CITIC Ka Wah Bank, Dao Heng Bank, HSBC, Hang Seng Bank, International Bank of Asia, Nanyang Commercial Bank, Shanghai Commercial Bank, Standard Chartered Bank and Wing Lung Bank at the signing ceremony held this afternoon. The HKMC also entered into an Underwriting Agreement with Bank of China (Hong Kong), HSBC and Standard Chartered Bank for an aggregate amount of HK$1.5 Billion.

The new arrangement introduced by the HKMC in October 2001 to offer bonds to retail investors through placing banks has proved to be highly effective. Two other public bodies have since adopted the same offering mechanism with the result that an aggregate amount of HK$6.6 billion has been raised from 28,000 retail applicants (including the HKMC's debut issue).

The new issue will adopt the same offering mechanism (see Technical Brief at Annex 1). It will also contain the following key features that will bring additional benefits to retail investors:

(a) **Enlarged Placing Bank network**: in order to reach out to more retail investors, the number of Placing Banks has been increased from 8 to 12. The number of designated bank branches for processing applications will also be increased from 308 to 601 branches. In addition, retail investors can make use of the phone and/or Internet banking facilities of Bank of China (Hong Kong), Bank of East Asia, Dao Heng Bank, HSBC, Hang Seng Bank and Standard Chartered Bank to subscribe for the retail bonds.

(b) **More choices on tenor and return:** the new issue will be divided into four tranches. The HKMC will introduce two new products in addition to fixed rate bonds of 2-year and 3-year maturities that were also offered in the previous issue. Responding to the demand of investors for more products at the short end of the yield curve, the new issue will contain a tranche with a tenor of one-year. The HKMC will also introduce for the first time a structured product that provides the Corporation with the option to extend the maturity of a three-year bond for another two year (see Annex 2 for details). The product, which adopts the coupon for a five-year bond, provides investors with a potential yield enhancement in the event that the HKMC, due either to interest rate or funding considerations, decides not to extend the maturity at the end of the third year.

(c) **Reliable market making arrangement**: the 12 Placing Banks are committed to quoting firm bid prices for the retail bonds during business hours until the maturity date. This will ensure that retail investors can liquidate their holdings at any time. To enhance the ability of the Placing Banks to quote offer prices, the amount to be available to support secondary market making activities is 30% of the initial issued amount. The placing banks are committed to quoting firm offer prices until the reserve amount is exhausted and will continue to do so on a best efforts basis afterwards.

The coupons of the four tranches are as follows.

Tenor	Coupon per annum
1-year	2.75%
2-year	3.75%
3-year	4.35%
3-year extendable for 2-year	5.10%

An investor may subscribe for one or more of the above tranches. The actual subscription price will be determined by reference to the relevant Exchange Fund Notes as specified in the Prospectus.

The subscription period will commence on 28 May 2002 (Tuesday) and end at 12:00 noon on 7 June 2002 (Friday). The timetable for the issue is set out in Annex 3. As applicants need to have a bank account and an investment account with the placing banks they intend to instruct, they are encouraged to submit their applications early and not to wait until the closing date of the subscription period. The subscription money will only be deducted from the applicant's account on the closing date.

Retail investors who are interested in subscribing for the retail bonds can obtain the prospectus from the offices of the HKMC and the 601 designated branches of the 12 Placing Banks (see Annex 4), and the HKMC's website at www.hkmc.com.hk.

Mr. Tony Latter, Executive Director of the HKMC, said, "with the aim of developing the retail bond market, the HKMC presented a package of proposals to the Financial Services Bureau, aiming to make the regulatory regime more friendly for issuers. These include simplification of the disclosure requirements for regular issuers; introducing more flexibility in respect of publicity on retail bonds; and updating the regulatory requirements to keep pace with the developments of electronic application channels. Good progress has been made by a Working Group formed by the Financial Services Bureau and we expect specific measures, covering both short-term and long-term solutions, to be announced soon".

The Hong Kong Mortgage Corporation Limited
27 May 2002

Annex 1

The Hong Kong Mortgage Corporation Limited

HKMC101 1-year 2.75% Notes due June 2003
HKC203 2-year 3.75% Notes due June 2004
HKMC303 3-year 4.35% Notes due June 2005
HKMC304E 3-year 5.10% Extendable Notes due June 2005

Technical Brief

What are HKMC retail bonds?

- They represent senior and unsecured debt issued by The Hong Kong Mortgage Corporation Limited ("HKMC") to retail investors through appointed Placing Banks.

Why does HKMC issue retail bonds?

- To enhance the HKMC's fund-raising capabilities by broadening its investor base to include retail investors.

- To promote the development of an active retail bond market in Hong Kong.

- To meet the increasing demand for high quality bonds by retail investors as evidenced by their enthusiastic response to the Corporation's last retail bond issue in January 2002, active secondary drawing of the 30% Reserve Amount by the previous 8 Placing Banks, as well as the retail bond issues of two other public sector entities year-to-date.

What are the benefits of investing in HKMC's retail bonds?

- HKMC Notes are a **stable investment** that provides steady interest- income – **the HKMC is wholly owned by the Exchange Fund and is rated Aa3 by Moody's and AA- by S&P as a long-term, local currency issuer.** However, the Notes are not guaranteed by either the HKSAR Government or the Exchange Fund.

- HKMC Notes carry a relatively **higher yield** than Exchange Fund Notes of comparable maturity and the prevailing saving and time deposit rates.

- HKMC Notes have **assured liquidity** as the Placing Banks have agreed with the HKMC to quote firm bid prices for the Notes during business hours until the maturity date. The Corporation has also set aside 30% of the issue amount for tapping by the Placing Banks to facilitate the quoting of offer prices.

- HKMC Notes are flexible to invest in with a **small minimum denomination** (HK$50,000), **low transaction costs** (0.15% subscription fee) and **different maturities** (1-year, 2-year, 3-year and 3-year extendable for 2 years) to suit the needs of different investors.

- HKMC Notes are **convenient to subscribe** through the 601 designated branches of the twelve Placing Banks, as well as the phone and Internet banking facilities of some of the Placing Banks.

- Prices of HKMC Notes may fall as well as rise.

What are the key terms of the upcoming Note Issue?

Issuer	The Hong Kong Mortgage Corporation Limited ("HKMC") *Wholly-owned by the Hong Kong SAR Government through the Exchange Fund*
Issuer's Credit Ratings	Aa3 (Moody's) / AA- (S&P) Local-currency, long-term issuer ratings
Issue number	HKMC101 ("Tranche A") HKMC202 ("Tranche B") HKMC303 ("Tranche C") HKMC304E ("Tranche D")
Minimum Issue Amount	Minimum issue amount of each tranche is HK$60 million. By not setting a cap on the size of the issue, the HKMC reserves the right to fix the principal amount of each tranche in the light of valid applications received.
Subscription Period	28 May 2002, 9:00 a.m. to 7 June 2002, 12:00 noon
Issue Date	13 June 2002
Maturity Date	Tranche A: 13 June 2003 Tranche B: 14 June 2004 Tranche C: 13 June 2005 Tranche D: 13 June 2005 (extendable to 13 June 2007 at the option of the Issuer)
Coupon Rate	Tranche A: 2.75% p.a., payable semi-annually Tranche B: 3.75% p.a., payable semi-annually Tranche C: 4.35% p.a., payable semi-annually Tranche D: 5.10% p.a., payable semi-annually
Annualised Yield	Tranche A: 2.769% p.a. (at price = 100.00%) Tranche B: 3.785% p.a. (at price = 100.00%) Tranche C: 4.397% p.a. (at price = 100.00%) Tranche D: 5.165% p.a. (at price = 100.00%)
Spread	Tranche A: EFB Y290 offer yield + 0.10 % Tranche B: EFN 2405 offer yield + 0.12 % Tranche C: EFN 3504 offer yield + 0.15 % Tranche D: EFN 5703 offer yield + 0.20 %
Denomination	HK$50,000
Listing	No listing

Why has HKMC appointed twelve Placing Banks for the retail bonds?

- In addition to the eight existing Placing Banks (Bank of China (Hong Kong), Bank of Communications, CITIC Ka Wah Bank, Dao Heng Bank, HSBC and Hang Seng Bank, Standard Chartered Bank and Wing Lung Bank), four new Placing Banks (Bank of East Asia, International Bank of Asia, Nanyang Commercial Bank and Shanghai Commercial Bank) are appointed in order to enhance the distribution network. With their extensive retail banking network and customer base, the twelve Placing Banks have strong capability to distribute the Notes to the retail investors.

- The allocation of Notes through the Placing Banks will enable retail investors to make use of the familiar and highly efficient branch offices as well as the Placing Banks' telephone and Internet banking facilities to subscribe for and to trade the Notes.

How can retail investors apply for the upcoming retail bonds?

- Retail investor intending to subscribe for the HKMC retail notes must already have, or must open, a bank account and also an investment account with one of the Placing Banks. A retail investor may apply for the Notes through the following methods:

(a) Application in person through a designated branch of a Placing Bank

Investors can go to any designated branch of a Placing Bank and give instructions in person to apply for the Notes.

(b) Application by Internet banking facilities

Investors can make an on-line application if they already have set up arrangement with Bank of East Asia, Dao Heng Bank, HSBC or Hang Seng Bank to use its Internet banking facilities.

(c) Application by phone banking facilities

Investors can make a telephone application if they already have made an arrangement with Bank of East Asia, Bank of China, Dao Heng Bank, HSBC, Hang Seng Bank or Standard Chartered Bank to use their phone banking facilities.

What price will retail investors pay for the HKMC retail bonds?

- Upon application of the Notes, investors are required to pay the Application Price, plus a handling fee of 0.15% of the Application Price of the Notes. The actual price investors are required to pay for the Notes allotted is the Subscription Price plus a handling fee of 0.15% of such Subscription Price.

- **Application Price:** An indicative cap price of 102% of the principal amount of Notes applied for. The principal amount of Notes applied for must be a minimum of HK$50,000 or a whole multiple of HK$50,000.

- **Subscription Price:** Subscription Price will be the actual purchase price of the specific Notes determined at or around 11:30 a.m. on 11 June 2002. The annualised

yield of the Notes will be fixed so as to equal to the annualised yield of the specified Exchange Fund Note ("EFN") of comparable remaining tenor, plus a spread, as follows:

Annualised yield of Tranche A Note = EFB Y290 offer yield + 0.10%
Annualised yield of Tranche B Note = EFN 2405 offer yield + 0.12%
Annualised yield of Tranche C Note = EFN 3504 offer yield + 0.15%
Annualised yield of Tranche D Note = EFN 5703 offer yield + 0.20%

- Difference in Application Price and Subscription Price:

  a) refund the relevant part of the application monies if the Application Price is larger than the Subscription Price, or

  b) additional payment is required from successful applicants if Subscription Price is larger than the Application Price.

What is the allocation method?

- If total valid applications for each tranche are more than the amount to be issued (as determined by the HKMC at its discretion), all valid applicants will be allocated a minimum of HK$50,000 in principal amount of the Notes of that tranche. The remaining Notes of that tranche will be allocated on a pro rata basis according to the number of Notes validly applied for (rounded down to the nearest whole Note), and in the case of Notes remaining after rounding, by ballot.

- The ballot will be executed by the Paying Agent, Bank of China (Hong Kong).

How can retail investors trade the retail bonds in the secondary market?

- The twelve Placing Banks have agreed with the HKMC to make a market for the Notes to quote a firm bid price so that investors can sell their holding if needed.

- The Placing Banks have also agreed to quote a firm offer price for the Notes so long as they may request the HKMC to issue additional Note (up to a maximum of 30% of initial issue amount), and thereafter the offer price will be quoted on best efforts basis.

What will be the factors affecting the market price of the retail bonds and where can investors obtain information about the current yield level?

- After the issue date, the price of the Notes will vary depending on many factors including, but not limited to, prevailing interest rates. Generally, the price will rise when there is a fall in interest rates, and vice versa.

- Retail investors can find out the current price and yield for Notes from the twelve Placing Banks.

What are the transaction costs to subscribe for and hold the retail bonds?

- Investors will pay a handling fee of 0.15% of Subscription Price of the Notes allotted to them.

- As the Notes are scripless and the allotted Notes will be credited to the investment account of the investor's chosen Placing Bank, the Placing Banks will charge a fee for opening and operation of an investment account. Investors should consult the Placing Banks for the relevant fee level.

How can investors get more information about the HKMC retail bonds?

- The Prospectus for the Notes are available for collection at the following places:

    - The Hong Kong Mortgage Corporation Limited
    - HKMC website: www.hkmc.com.hk
    - The designated branches of Bank of China (Hong Kong), Bank of Communications, Bank of East Asia, CITIC Ka Wah Bank, Dao Heng Bank, HSBC, Hang Seng Bank, International Bank of Asia, Nanyang Commercial Bank, Shanghai Commercial Bank, Standard Chartered Bank and Wing Lung Bank (Annex 4).

- For further information:

Enquiry Hotlines

Bank of China (Hong Kong)	2291-8000
Bank of Communications	2885-4771
Bank of East Asia	2211-1333
CITIC Ka Wah Bank	2287-6767
Dao Heng Bank	2961-2380
HSBC	2269-2121
Hang Seng Bank	2998-9898
International Bank of Asia	2842-6262
Nanyang Commercial Bank	2202-8500
Shanghai Commercial Bank	2207-2823
Standard Chartered Bank	2886-6266
Wing Lung Bank	2529-8866 / 2771-0011

Annex 2

Features of the 3-Year Extendable Notes

What are the key terms of the 3-year Extendable Notes (Tranche D)?

Issue Date:	13 June 2002
Original Maturity Date:	13 June 2005 (3 years)
Extended Maturity Date:	13 June 2007 (5 years)
Issuer's right, not obligation, to extend the Maturity:	Issuer (HKMC) has one time right (not obligation) on the Original Maturity Date of the Extendable Notes (13 June 2005) to extend the whole amount of notes of maturity for another 2 years to June 2007
Notice for Extension:	Issuer will give notice of extension (if so decided) to the Placing Banks at least 7 business days before the Original Maturity Date of the Extendable Notes (13 June 2005).

Under what circumstances will the Notes not be extended?

- The HKMC, like any issuer, will consider several factors when deciding whether or not to extend an Extendable Note. The HKMC may decide not to extend the maturity in certain circumstances, for example:

  (a) the prevailing yield of HKMC's 2-year Notes at the end of the third year is lower than the yield of the Extendable Notes;

  (b) the HKMC has surplus funds;

  (c) the HKMC needs funds of maturities other than 2 years.

What are the benefits of the Extendable?

- The Extendable Notes offer retail investors an additional choice of an investment product that is available mainly to private banking and institutional investors.

- Priced at the yield of the HKMC's 5-year Notes, the Extendable Notes offer an immediate yield pick up (0.75% per annum and 2.25% for 3 years, assuming the Notes are priced at par) which will be realized if the HKMC decides not to extend the maturity at the end of the third year.

- If the bond is extended, the investor will still enjoy the same yield as a plain vanilla 5-year HKMC Notes i.e. no sacrifice of yield for the potential enhancement in return.

- For the Issuer, the Extendable Notes will help the HKMC to better manage its funding and the prepayment of its retained mortgage portfolio. In addition, the HKMC can diversify its investor base as well as broadening the retail bond market.

Return Comparison
(for illustration only, assuming bond price = 100.00 and no compounding effect of coupons)

HKMC 3-Year Bond 4.35% p.a.

HKMC 3-Year Bond 5.10% p.a.	+	HKMC 2-Year Bond 5.10% p.a.

HKMC 5-Year Bond 5.10% p.a.

No extension

Yield pick-up	=	5.10% - 4.35%
per annum	=	0.75%
Yield pick-up	=	(5.10% - 4.35%) X 3
over 3 years	=	2.25%

Extension

Yield of Extendable Notes 5.10% per annum	=	Yield of 5-Year HKMC Notes 5.10% per annum

Break-even Analysis
(for illustration only, assuming bond price = 100.00 and no compounding effect of coupons)

The following calculation compares the return of the Extendable Notes (5.10% p.a.) with the alternative of investing in HKMC's 3-year (4.35% p.a.) and, upon maturity, reinvesting the principal on HKMC's 2-year Notes (Y% p.a.). It shows that the yield of HKMC's 2-year Notes will have to increase from the current level of 3.75% to 6.225% at the end of the third year to enable the investor to obtain a break-even return for a 5-year investment.

Total yield of Extendable Notes = Total yield of HKMC 3-year Notes + total yield of a 2-year Notes with balancing yield

5.10% x 5 years = 25.5% = (4.35% x 3 years) + (Y% x 2 years)

$$\Rightarrow \quad Y = \frac{25.5\% - 13.05\%}{2}$$

$$= 6.225\%$$

Annex 3

THE HONG KONG MORTGAGE CORPORATION LIMITED

HKMC101 1-year 2.75% Notes due June 2003
HKMC203 2-year 3.75% Notes due June 2004
HKMC303 3-year 4.35% Notes due June 2005
HKMC304E 3-year 5.10% Extendable Notes due June 2005

Issuing Timetable

Commencement Date for application	:	28 May 2002 (Tuesday), 9:00 am
Closing Date for application	:	7 June 2002 (Friday), 12:00 noon
Price-fixing Date	:	11 June 2002 (Tuesday) at or around 11:30 a.m.
Issue Date	:	13 June 2002 (Thursday)

Annex 4

THE HONG KONG MORTGAGE CORPORATION LIMITED

Designated Branches of the Placing Banks for Handling the Applications for HKMC's Retail Notes

Bank of China (Hong Kong)

Branch Name	Address
	Hong Kong Island
Bank of China Tower Branch	1 Garden Road
409 Hennessy Road Branch	409-415 Hennessy Road, Wanchai
Aberdeen Branch	25 Wu Pak Street, Aberdeen
Central District (Li Po Chun Chambers) Branch	189 Des Voeux Road Central
Chi Fu Landmark Branch	Shop 510, Chi Fu Landmark, Pokfulam
City Garden Branch	233 Electric Road, North Point
Fortress Hill Road Branch	272-276 King's Road, North Point
Harbour Road Branch	26 Harbour Road, Wanchai
Hennessy Road (Wanchai) Branch	310-312 Hennessy Road, Wanchai
Java Road Branch	8 Java Road, North Point
Johnston Road Branch	152-158 Johnston Road, Wanchai
King's Road Branch	131-133 King's Road, North Point
North Point (King's Centre) Branch	193-209 King's Road, North Point
North Point (Kiu Fai Mansion) Branch	413-415 King's Road, North Point
Quarry Bay Branch	Parkvale, 1060 King's Road, Quarry Bay
Queen's Road West (Sheung Wan) Branch	2-12 Queen's Road West, Sheung Wan
Sai Wan Ho Branch	142-146 Shaukeiwan Road, Shaukeiwan
Shaukeiwan Road Branch	289-293 Shaukeiwan Road, Shaukeiwan
Shek Tong Tsui Branch	534 Queen's Road West, Shek Tong Tsui
Sheung On Street Branch	77 Sheung On Street, Chaiwan
Sheung Wan Branch	238-252 Des Voeux Road Central
South Horizons Branch	Shop 118, Marina Square East Centre, Apleichau
Taikoo Shing (Hoi Shing Mansion) Branch	Shop G1006, Hoi Shing Mansion, Taikoo Shing
Wan Tsui Road Branch	4 Lin Shing Road, Chaiwan
Wanchai (Easey Commercial Building) Branch	253-261 Hennessy Road, Wanchai
Wanchai Branch	395 Hennessy Road, Wanchai
Wyndham Street Branch	1-3 Wyndham Street, Central
	Kowloon
Canton Road Branch	60 Canton Road, Tsim Sha Tsui
2 Carnarvon Road Branch	2-2A Carnarvon Road, Tsim Sha Tsui
28 Carnarvon Road Branch	24-28 Carnarvon Road, Tsim Sha Tsui
31 Tai Yau Street Branch	31 Tai Yau Street, San Po Kong
35 Tai Yau Street Branch	35 Tai Yau Street, San Po Kong
42 Yu Chau Street Branch	42-46 Yu Chau Street, Shamshuipo
47 Ma Tau Wai Road Branch	47-49 Ma Tau Wai Road, Hunghom
177 Ngau Tau Kok Road Branch	177 Ngau Tau Kok Road
183 Cheung Sha Wan Road Branch	183-185 Cheung Sha Wan Road, Shamshuipo
194 Cheung Sha Wan Road Branch	194-196 Cheung Sha Wan Road, Shamshuipo
248 Castle Peak Road Branch	244-248 Castle Peak Road, Cheung Sha Wan
678 Nathan Road Branch	678 Nathan Road, Mongkok
Choi Hung Branch	19 Clear Water Bay Road, Ngau Chi Wan
Choi Hung Road Branch	58-68 Choi Hung Road, San Po Kong
Chuk Yuen Estate Branch	Shop S1, Chuk Yuen Shopping Centre, Chuk Yuen South Estate
Festival Walk Branch	Unit LG149, Festival Walk, Kowloon Tong
Granville Road Branch	67-69 Granville Road, Tsim Sha Tsui
Hoi Yuen Road Branch	55 Hoi Yuen Road, Kwun Tong
Humphrey's Avenue Branch	4-4A Humphrey's Avenue, Tsim Sha Tsui
Hunghom (Eldex Industrial Building) Branch	21 Ma Tau Wai Road, Hunghom
Ivy Street Branch	59-61 Ivy Street, Tai Kok Tsui
Kimberley Road Branch	37 Kimberley Road, Tsim Sha Tsui
Kwun Tong Branch	20-24 Yue Man Square, Kwun Tong
Kwun Tong Plaza Branch	G1 Kwun Tong Plaza, 68 Hoi Yuen Road, Kwun Tong
Lai Chi Kok (Hong Kong Industrial Centre) Branch	A2, G/F., Hong Kong Industrial Centre, 491 Castle Peak Road
Lok Fu Branch	Shop 2, Lok Fu Shopping Centre II, Lok Fu
Ma Tau Kok Road Branch	39-45 Ma Tau Kok Road, Tokwawan
Mongkok (President Commercial Centre) Branch	608 Nathan Road, Mongkok
Mongkok (Silvercorp Int'l Tower) Branch	Shop B, 707-713 Nathan Road, Mongkok
Mongkok Road Branch	50-52 Mongkok Road
Nathan Road (Prince Edward) Branch	774 Nathan Road
Nathan Road (Yaumatei) Branch	495-497 Nathan Road, Yaumatei
Nga Tsin Wai Road Branch	25 Nga Tsin Wai Road
Pak Tai Street Branch	4-6 Pak Tai Street, Tokwawan
Prat Avenue Branch	17-19 Prat Avenue, Tsim Sha Tsui
Prince Edward Road (Kowloon City) Branch	382-384 Prince Edward Road, Kowloon City

Prince Edward Road West (Mongkok) Branch	116-118 Prince Edward Road West, Mongkok
Sau Mau Ping Branch	Shops 1-2, Block 24, Sau Mau Ping (2) Estate
Shanghai Street (Prince Edward) Branch	689-693 Shanghai Street, Mongkok
Shanghai Street (Yaumatei) Branch	364-366 Shanghai Street, Yaumatei
Sheung Fung Street Branch	66-68 Sheung Fung Street, Tsz Wan Shan
Site 3 Whampoa Garden Branch	Shop 2, Willow Mansion, Site 3 Whampoa Garden, Hunghom
Stage 2 Mei Foo Sun Chuen Branch	19 Glee Path, Mei Foo Sun Chuen
Stage 6 Mei Foo Sun Chuen Branch	Shops N47-49, Mount Sterling Mall, Mei Foo Sun Chuen
Tai Kok Tsui Branch	73-77 Tai Kok Tsui Road
Tokwawan Road Branch	80N Tokwawan Road
Tokwawan (Mei King Mansion) Branch	245A Tokwawan Road
Tong Mei Road Branch	54-58 Tong Mei Road
Tseuk Luk Street Branch	86 Tseuk Luk Street, San Po Kong
Tsim Sha Tsui (East Ocean Centre) Branch	G19 East Ocean Centre, 98 Granville Road, Tsim Sha Tsui
Tsim Sha Tsui (Houston Centre) Branch	63 Mody Road, Tsim Sha Tsui
Wong Tai Sin Branch	Shop G1, Wong Tai Sin Commercial Centre, Wong Tai Sin
Woosung Street Branch	149-151 Woosung Street
Wuhu Street Branch	105-107 Wuhu Street, Hunghom
Yaumatei Branch	471 Nathan Road, Yaumatei
Yin Hing Street Branch	1 Yin Hing Street, Sanpokong

New Territories

33 Chung On Street Branch	31-33 Chung On Street, Tsuen Wan
74 Tai Wai Road Branch	74-76 Tai Wai Road, Shatin
136 San Fung Ave Branch	136 San Fung Avenue, Sheung Shui
331 Sha Tsui Road Branch	329-331 Sha Tsui Road, Tsuen Wan
Castle Peak Road (Kwai Chung) Branch	476-478 Castle Peak Road, Kwai Chung
Castle Peak Road (Yuen Long) Branch	162 Castle Peak Road, Yuen Long
City One Shatin Branch	Shop A, 16-20 Ngan Shing Commercial Centre, City One, Shatin
Flora Plaza Branch	Shop 28, Flora Plaza, 88 Pak Wo Road, Fanling
Fo Tan Branch	No.2 1/F., Shatin Galleria, 18-24 Shan Mei Street, Fo Tan
Fuk Loi Estate Branch	129-135 Sha Tsui Road, Tsuen Wan
Ha Kwai Chung Branch	192-194 Hing Fong Road, Kwai Chung
Hau Tak Estate Branch	Shop 7, G/F., Hau Tak Shopping Centre, Tseung Kwan O
Kwai Chung Plaza Branch	A18-20, G/F., Kwai Chung Plaza, 7-11 Kwai Foo Road, Kwai Chung
Kwai Chung Road Branch	1009 Kwai Chung Road, Kwai Chung
Lek Yuen Branch	No.1 Fook Hoi House, Lek Yuen Estate, Shatin
Lucky Plaza Branch	Lucky Plaza, Wang Pok Street, Shatin
Luen Wo Market Branch	17-19 Wo Fung Street, Luen Wo Market, Fanling
Maritime Square Branch	Shop 115, Maritime Square, Tsing Yi Island
Sheung Kwai Chung Branch	7-11 Shek Yi Road, Sheung Kwai Chung
Sheung Shui Branch	61 San Fung Avenue, Sheung Shui
Tai Kwong Lane Branch	16-22 Tai Kwong Lane, Tai Po Market
Tai Po Branch	68-70 Po Heung Street, Tai Po Market
Tsuen Wan (Sin Ching Building) Branch	201-207 Castle Peak Road, Tsuen Wan
Tsuen Wan Branch	297-299 Sha Tsui Road, Tsuen Wan
Tsui Lam Estate Branch	Shop 101, Tsui Lam Shopping Centre, Tseung Kwan O
Tuen Mun San Hui Branch	G13-G14 Eldo Court, Heung Sze Wui Road, Tuen Mun
Tuen Mun Town Plaza Branch	Shop 2, Tuen Mun Town Plaza phase II, Tuen Mun
Yuen Long Branch	102-108 Castle Peak Road, Yuen Long

Bank of Communications

Branch Name	Address
	Hong Kong Island
Hong Kong Branch	20 Pedder Street, Central
Aberdeen Sub-Branch	Shop 1B, G/F., Site 5, Aberdeen Centre, 6-12 Nan Ning Street, Aberdeen
Causeway Bay Sub-Branch	Unit 19, G/F., Causeway Bay Plaza I, 489 Hennessy Road, Causeway Bay
Central District Sub-Branch	123-125A Des Voeux Road Central
Chaiwan Sub-Branch	121-121A Wan Chui Road, Chaiwan
Hennessy Road Sub-Branch	368 Hennessy Road, Wanchai
Kennedy Town Sub-Branch	63-65 Belcher's Street, Kennedy Town
King's Road Sub-Branch	67-71 King's Road
North Point Sub-Branch	442-448 King's Road, North Point
Quarry Bay Sub-Branch	C-D, 981 King's Road, Quarry Bay
Siu Sai Wan Sub-Branch	Shop 121, Siu Sai Wan Shopping Centre, Chaiwan
Taikoo Shing Sub-Branch	Shop 38, G/F., City Plaza 2, 18 Taikoo Shing Road
Wanchai Sub-Branch	32-34 Johnston Road, Wanchai
West Point Sub-Branch	327-333 Queen's Road West
	Kowloon
Cheung Sha Wan Plaza Sub-Branch	Unit G04, Cheung Sha Wan Plaza, 833 Cheung Sha Wan Road
Hunghom Sub-Branch	1-3 Tak Man Street, Whampoa Estate, Hunghom
Jordan Road Sub-Branch	37U Jordan Road
Kowloon Sub-Branch	563 Nathan Road
Kwun Tong Sub-Branch	Shop A, G/F. & 1/F., 55 Hong Ning Road, Kwun Tong
Lam Tin Sub-Branch	63-65 Kai Tin Road, Lam Tin
Mongkok Sub-Branch	G30-31, Argyle Centre Phase 1, 688 Nathan Road, Mongkok
Ngau Tau Kok Sub-Branch	Shop G1, G/F., Phase 1, Amoy Plaza, 77 Ngau Tau Kok Road
Shamshuipo Sub-Branch	Shop G1, G/F. Golden Centre, 94 Yen Chow Street, Shamshuipo
Tokwawan Sub-Branch	Shops 1-3, G/F., 372 Ma Tau Wai Road
Tseung Kwan O Sub-Branch	Shops 253-255, Metro City Shopping Arcade, Phase 1, Tseung Kwan O
Tsim Sha Tsui Sub-Branch	Shops 1-3, G/F., 22-28 Mody Road, Tsim Sha Tsui
Wong Tai Sin Sub-Branch	Shops 127-129, 1/F., Lung Cheung Mall, 136 Lung Cheung Road, Wong Tai Sin
	New Territories
Fanling Sub-Branch	Shops G02-03, G/F., Wah Sum Shopping Centre, Wah Sum Estate, Fanling
Kwai Chung Sub-Branch	93 Tai Loong Street, Kwai Chung
Kwong Yuen Estate Sub-Branch	Shops 1&2, Commercial Block 2, Kwong Yuen Estate, Shatin
Ma On Shan Sub-Branch	Shop 3038A, Level 3, Sunshine City Plaza, Ma On Shan
Market Street Sub-Branch	53 Market Street, Tsuen Wan
Sha Tsui Road Sub-Branch	G/F., 122-124 Sha Tsui Road, Tsuen Wan
Shatin Sub-Branch	Shop 193, Level 3, Lucky Plaza, Shatin
Sheung Kwai Chung Sub-Branch	Kwai Sing Centre, 1-3 Wo Yi Hop Road, Kwai Chung
Sheung Shui Sub-Branch	Shops 10-14, G/F., Sheung Shui Shopping Arcade, Sheung Shui
Tai Po Sub-Branch	Shop 1, Wing Fai Plaza, 29-35 Ting Kok Road, Tai Po
Tin Shui Wai Sub-Branch	Shop 119, Tin Shing Shopping Centre, Tin Shing Court, Tin Shui Wai
Tsuen Wan Sub-Branch	Shops G10-11, Pacific Commercial Plaza, Bo Shek Mansion, 328 Sha Tsui Road, Tsuen Wan
Tuen Mun Sub-Branch	Block 7, Nin Wong Building, 4 Yan Ching Street, Tuen Mun
Yuen Long Sub-Branch	Man Yu Building, 2 Tai Fung Street, Yuen Long

The Bank of East Asia

Branch Name	Address
	Hong Kong Island
Main Branch	10 Des Voeux Road Central
181 Des Voeux Road Central Branch	G/F., Sun House, 181 Des Voeux Road Central
390 Shaukeiwan Road Branch	390 Shaukeiwan Road, Shaukeiwan
Aberdeen Branch	162-164 Aberdeen Main Road, Aberdeen
Aberdeen Main Road Branch	G/F., 150 Aberdeen Main Road, Aberdeen
Bonham Road Branch	Shops 1-3, Ka Fu Building, 19-27 Bonham Road
Caine Road Branch	Shop C, G/F., Cameo Court, 63-69 Caine Road
Causeway Bay Branch	46 Yee Wo Street, Causeway Bay
Causeway Road Branch	2 Causeway Road, Causeway Bay
Central District Branch	106-108 Des Voeux Road Central
Chaiwan Branch	345 Chaiwan Road, Chaiwan
Connaught Road Central Branch	G/F., Fung House, 19-20 Connaught Road Central
Des Voeux Road Central Branch	31 Des Voeux Road Central
Des Voeux Road West Branch	Shops 5 & 6, G/F., Pacific Plaza, 410-424B Des Voeux Road West
Gloucester Road Branch	G/F., Bank of East Asia Harbour View Centre, 56 Gloucester Road, Wanchai
Happy Valley Branch	5-7 Sing Woo Road, Happy Valley
Harbour Road Branch	Shop 1, 1/F., Causeway Centre, 28 Harbour Road, Wanchai
High Net Worth Centre – Hong Kong	27/F., Bank of East Asia Harbour View Centre, 56 Gloucester Road, Wanchai
International Finance Centre Branch	Shop 3016, Level 3, International Finance Centre, 1 Harbour View Street, Central
Jervois Street Branch	G/F., 117-119 Jervois Street, Sheung Wan
Johnston Road Branch	44-46 Johnston Road
Kennedy Town Centre Branch	Shop D, G/F., Kennedy Town Centre, 23 Belcher's Street, Kennedy Town
King's Road Branch	Shop 2, G/F., S.U.P. Tower, 75-83 King's Road, North Point
Lei King Wan Branch	Shops GD33-34, Upper G/F., 25 Tai On Street, Lei King Wan

Lei Tung Estate Branch	Shop 104, G/F., Phase I, Commercial Centre, Lei Tung Estate
Lyndhurst Terrace Branch	G/F., 44 Lyndhurst Terrace, Central
North Point Branch	326-328 King's Road, North Point
Percival Street Branch	G/F., 60 Percival Street, Causeway Bay
Pokfulam Gardens Branch	Commercial Block B, 180 Pokfulam Road
Port Centre Branch	Shop G10, G/F., Port Centre, Chengtu Road, Aberdeen
Quarry Bay Branch	1035 King's Road, Quarry Bay
Quarry Bay Financial Services Centre	G/F., 1005A King's Road, Quarry Bay
Queen's Road East Branch	G/F., Shops B & C, 228 Queen's Road East, Wanchai
Revenue Tower Branch	G/F., Revenue Tower, 5 Gloucester Road, Wanchai
Sai Ying Pun Branch	338-342 Queen's Road West
Shaukeiwan Branch	Shop 3, G/F., Marina Lodge, 368 Shaukeiwan Road
Sheung Wan Branch	G/F., Kwong Lee Building, 23-25 Queen's Road West, Sheung Wan
Siu Sai Wan Branch	Shops 56-62, G/F., Cheerful Garden, 23 Siu Sai Wan Road
Taikoo Shing Branch	Shops G1010-1011, Yiu Sing Mansion, Taikoo Shing
The University of Hong Kong Branch	Room 203, 2/F., Chong Yuet Ming Amenities Centre
Times Square Branch	Shop B207, Basement 2, Times Square, Causeway Bay
Wanchai Branch	314-324 Hennessy Road, Wanchai
Wong Chuk Hang Branch	Vita Tower, 29 Wong Chuk Hang Road
	Kowloon
Amoy Plaza Branch	Shops G178-179, G/F., Amoy Gardens Phase II, 77 Ngau Tau Kok Road
Argyle Street Branch	67 Argyle Street, Mongkok
Cameron Road Branch	G/F., 36 Cameron Road, Tsim Sha Tsui
Castle Peak Road Branch	154 Castle Peak Road
Cheung Sha Wan Road Branch	132-134 Cheung Sha Wan Road
Chuk Yuen Estate Branch	Shop S2, G/F., Chuk Yuen Shopping Centre
Festival Walk Branch	Unit MTR07, Level MTR, Festival Walk, 80 Tat Chee Avenue, Kowloon Tong
Fu Yan Street Branch	83 Fu Yan Street, Kwun Tong
High Net Worth Centre - Kowloon	1/F., Tung Ying Building, 100 Nathan Road, Tsim Sha Tsui
Hoi Fu Shopping Centre Branch	Shop 1, G/F., Shopping Centre, Hoi Fu Court, Tai Kok Tsui
Hoi Yuen Road Branch	Unit 1, G/F., Hewlett Centre, 54 Hoi Yuen Road
Hong Kong Baptist University Branch	Unit G02, G/F., Jockey Club Academic Community Centre, Hong Kong Baptist University, 9 Baptist University Road, Kowloon Tong
Houston Centre Branch	Shop G53, Houston Centre
Hunghom Branch	Shops C & D, G/F., Billion Court, 63 Wuhu Street, Hunghom
Jordan Branch	Shops 6 & 7, G/F., 238 Nathan Road
Kowloon City Branch	G/F., 90 Nga Tsin Wai Road, Kowloon City
Kowloon City Plaza Branch	Shops LG13 & LG15, Lower G/F., Kowloon City Plaza, 128 Carpenter Road, Kowloon City
Kowloon City Road Branch	G/F., 56B & C Kowloon City Road, Tokwawan
Kwun Tong Branch	7 Hong Ning Road
Laguna City Branch	Shop 38, G/F., Commercial Complex, Laguna City
Lai Chi Kok Branch	277-281 Lai Chi Kok Road
Lok Fu Estate Branch	Shop G3, Lok Fu Shopping Centre
Lower Wong Tai Sin Estate Branch	S13, 2/F., Wong Tai Sin Shopping Centre
Ma Tau Wai Road Branch	23-27 Ma Tau Wai Road
Mei Foo Sun Chuen Branch	Shop N57, G/F., Mount Sterling Mall
Mongkok Branch	638-640 Nathan Road
Mongkok North Branch	G/F., Foon Shing Building, 732 Nathan Road
Mongkok South Branch	G/F. & 1/F., Righteous Centre, 585 Nathan Road
Nathan Road Branch	Shop C, G/F., Hua Chiao Commercial Centre, 678 Nathan Road, Mongkok
Nga Tsin Wai Road Branch	78 Nga Tsin Wai Road, Kowloon City
Parkes Street Branch	G/F., 57-59 Parkes Street, Jordan
Pau Chung Street Branch	Shop D, 154-160 Pau Chung Street, Tokwawan
San Po Kong Branch	65 Shung Ling Street
Shamshuipo Branch	Shops 1-4, G/F., Lai Kwan Court, 438 Castle Peak Road
Tai Hang Sai Branch	1-3 Tai Hang Tung Road
Tai Hang Tung Branch	13 Woh Chai Street
Tai Po Road Branch	18 Tai Po Road, Shamshuipo
Tokwawan Branch	267 Tokwawan Road
Tsim Sha Tsui Branch	12 Granville Road
Tsz Wan Shan Branch	1 Yuk Wah Crescent
Waterloo Road Branch	Shop A, G/F., Richland House, 77B & 77C Waterloo Road, Homantin
Whampoa Garden Branch	Shops 1-3, G/F., Site 9, Whampoa Garden, Hunghom
Yaumati Branch	Shops 1 & 2, G/F., Hydan Place, 228 Shanghai Street, Yaumatei
Yue Man Square Branch	G/F., 4 Yue Man Square, Kwun Tong
	New Territories
Airport Branch	Unit 5T104, Level 5, Arrival Hall, Hong Kong International Airport, Lantau Island
Airport Freight Forwarding Centre Branch	Unit 3, 3/F., Commercial Building, Airport Freight Forwarding Centre, 2 Chun Wan Road, Chek Lap Kok, Lantau Island
Cheung Chau Branch	G/F., 73 Tai Sun Street, Cheung Chau
Chung Fu Shopping Centre Branch	Shop 204, 2/F., Chung Fu Shopping Centre, Tin Shui Wai
Chung On Estate Branch	Shop 132, 1/F., Shopping Centre, Chung On Estate, Ma On Shan
Dragonair House Branch	Room G01, Dragonair House, 11 Tung Fai Road, Hong Kong International Airport, Lantau Island
Fanling Branch	Shops B & C, 39-41 Wo Fung Street, Luen Wo Hui
Fu Tung Estate Branch	Shop 11, G/F., Shopping Centre, Fu Tung Estate, Tung Chung, Lantau Island

Ha Kwai Chung Branch	202 Hing Fong Road
Ka Fuk Estate Branch	Shop 111, 1/F., Shopping Centre, Ka Fuk Estate, Fanling
Kwong Fuk Estate Branch	Shop 15, G/F., Kwong Yan House, Kwong Fuk Estate, Tai Po
Kwong Fuk Road Branch	G/F., 94-96 Kwong Fuk Road, Tai Po
Lee On Estate Branch	Shop LG203, L/G 2, Shopping Centre, Lee On Estate, Ma On Shan
Lingnan University Branch	Shop MBG 14, Main Building, Lingnan University, 8 Castle Peak Road, Tuen Mun
Metro City Plaza Branch	Shop 1079, Level 1, Metro City Plaza II, 8 Yan King Road, Tseung Kwan O
Ming Tak Estate Branch	Shop 15, G/F., Shopping Centre, Ming Tak Estate, Tseung Kwan O
Peng Chau Branch	G/F., 1D Wing On Street, Peng Chau
Sam Shing Estate Branch	1/F., Commercial Complex, Sam Shing Estate, Tuen Mun
Sha Tsui Road Branch	G/F., 313 Sha Tsui Road, Tsuen Wan
Shatin New Town Branch	Shops 726-730, Level 7/F., New Town Plaza Phase 1, Shatin
Shatin Plaza Branch	Shop 4, Level 1, Shatin Plaza
Shek Yam Road Branch	G/F., 100-102 Shek Yam Road, Kwai Chung
Sheung Kwai Chung Branch	44-46 Shek Yam Road, Kwai Chung
Sheung Shui Branch	Shops 1018-19, L1, Sheung Shui Centre Shopping Arcade, 3 Chi Cheong Road, Sheung Shui
Silvermine Bay Branch	Shop A2, Silver Centre Building, Silvermine Bay, Lantau Island
Sun Chui Estate Branch	Shop 12, G/F., Commercial Centre, Sun Chui Estate, Shatin
Tai O Branch	G/F., 6-8 Market Street, Tai O, Lantau Island
Tai Po Branch	62-66 Po Heung Street, Tai Po Market, Tai Po
Tai Po Plaza Branch	Units 49-52, Level 1, Tai Po Plaza, Tai Po
Tai Wai Branch	16-18 Tai Wai Road, Cheung Fung Mansion, Shatin
The Hong Kong Institute of Education Branch	Room AG-10, Administration Building, The Hong Kong Institute of Education, 10 Lo Ping Road, Tai Po
Tsing Yi Garden Branch	Shops 9-11, G/F., Tsing Yi Garden, Tsing Yi
Tsuen Wan Branch	241 Sha Tsui Road, Tsuen Wan
Tsuen Wan Market Street Branch	G/F., 43A Market Street, Tsuen Wan
Tuen Mun Branch	Shop G16, G/F., Eldo Court Shopping Centre, Tuen Mun
Yuen Long Branch	77 Castle Peak Road, Yuen Long
Yuen Long Main Road Branch	G/F., 172 Yuen Long Main Road, Yuen Long

CITIC Ka Wah Bank

Branch Name	**Address**
	Hong Kong Island
Main Branch	232 Des Voeux Road Central
Aberdeen Branch	196 Aberdeen Main Road
Causeway Bay Branch	451-453 Hennessy Road
Central Branch	G/F., Lansing House, 43-45 Queen's Road Central
North Point Branch	Shop B3, G/F., Hang Ying House, 318-328 King's Road
Quarry Bay Branch	G/F., Westlands Gardens, 1025 King's Road, Quarry Bay
Queen's Road West Branch	G/F., Sun On Building, 488 Queen's Road West, Western District
Wanchai Branch	164-166 Hennessy Road, Wanchai
Wealth Management Centre – Taikoo Place	Shops 5 & 6D, G/F, Hoi Kwong Court, 9-15 Tong Chong Street, Quarry Bay
	Kowloon
Homantin Branch	84B-C, Waterloo Road
Hunghom Branch	46 Wuhu Street
Jordan Branch	G/F., 42 Pilkem Street
Kowloon City Branch	142 Nga Tsin Wai Road
Kwun Tong Branch	6 Yue Man Square
Lai Chi Kok Road Branch	308 Lai Chi Kok Road
Mongkok Road Branch	48 Mongkok Road
Shanghai Street Branch	520A-522 Shanghai Street
Tokwawan Branch	406 Ma Tau Wai Road
Tsim Sha Tsui Branch	Shops 3&4, G/F., Mass Resources Development Building, 12-16 Humphreys Avenue, Tsim Sha Tsui
	New Territories
Shatin Centre Branch	Shops 52C, 52F & 53A, Level 3, Shatin Centre, 2-16 Wang Pok Street, Shatin
Sheung Shui Branch	138 San Fung Ave, Sheung Shui
Tai Wai Branch	G/F., Shop B, Yuet On Building, 49-53 Tai Wai Road, Shatin
Tsuen Wan Castle Peak Road Branch	281-283 Castle Peak Road, Tsuen Wan
Tsuen Wan Chung On Street Branch	G/F., Chau Wan Building, 27 Chung On Street, Tsuen Wan
Tuen Mun Branch	Shops 4-5, G/F., Ming Wai Building, 18-20 Heung Sze Wui Road, Tuen Mun
Yuen Long Branch	G/F., Cheong Yu Building, 143-145 Castle Peak Road, Yuen Long

Dao Heng Bank Group

*For the purposes of the giving of instructions by investors to apply for the Notes through Dao Heng Bank, the designated branches of Dao Heng Bank shall include the designated branches of Dao Heng Bank and Overseas Trust Bank, Limited ("**Overseas Trust Bank**"). Investors who have already opened a bank account and an investment account with Dao Heng Bank or Overseas Trust Bank may give their application instructions to either bank as if they were the same bank for such purposes.*

Dao Heng Bank

Branch Name	**Address**
	Hong Kong Island
Head Office	G/F., The Center, 99 Queen's Road Central
Causeway Bay Branch	8 Hysan Avenue
Central Branch	Shop A, G/F., Wing On House, 71 Des Voeux Road Central
Chaiwan Branch	Shops 109-119, G/F., Lok Hin Terrace, 350 Chaiwan Road
Eastern Branch	G/F., 391 King's Road, North Point
Electric Road Branch	128 Electric Road, North Point
Happy Valley Branch	23 Sing Woo Road
Hennessy Road Branch	427-429 Hennessy Road, Causeway Bay
Ice House Street Branch	B1, New Henry House, 10 Ice House Street
Kennedy Town Branch	G/F., 93-95 Belcher's Street
Quarry Bay Branch	Shop A, G/F., 1063 King's Road, Quarry Bay
Shaukeiwan Branch	G/F., 143-145 Shaukeiwan Road
Sheung Wan Branch	259-265 Des Voeux Road Central, Sheung Wan
South Horizons Branch	Shop G05, G/F., Marina Square East Commercial Centre, South Horizons
United Centre Branch	1/F., United Centre, 95 Queensway
Wanchai Branch	Shop A, G/F., Jonsim Place, 228 Queen's Road East
West Point Branch	G/F., 441 Queen's Road West, West Point
	Kowloon
Castle Peak Road Branch	362 Castle Peak Road
Hunghom Branch	71-73 Ma Tau Wei Road
Kowloon Bay Branch	Shop 9, Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay
Kowloon Tong Branch	Franki Centre, 320 Junction Road
Kwun Tong Branch	G/F., 54-58 Mut Wah Street, Kwun Tong
Lam Tin Branch	Shop 2, G/F., 49 Kai Tin Road, Lam Tin
Lok Wah Branch	Shop 204 Commercial Centre, Lok Wah North Estate, Ngau Tau Kok
Mongkok Branch	G/F., 742-744 Nathan Road, Mongkok
Ngau Tau Kok Branch	Shop P, G/F., 167-169 Ngau Tau Kok Road
Shamshuipo Branch	G/F., 173-177 Cheung Sha Wan Road, Shamshuipo
Tak Man Street Branch	G/F., On Fu Building, 16 Tak Man Street, Hunghom
Tsim Sha Tsui Branch	Shop A, G/F., 30-32 Cameron Road
Yaumati Branch	131-137 Woo Sung Street
	New Territories
Cheung Chau Branch	87-89 Hing Lung Street, Cheung Chau
Chun Shek Estate Branch	Shop 10, Shopping Centre, Chun Shek Estate, Shatin
Fanling Branch	G/F., 27-29 Luen Hing Street, Luen Wo Market, Fanling
Flora Plaza Branch	Shops 67-71, G/F., Flora Plaza, Fanling
Kwai Chung Branch	G/F., 1001 Kwai Chung Road, Kwai Chung
Ma On Shan Branch	Shops 205-206, Level 2, Ma On Shan Plaza
New Town Plaza Branch	Shops 569-570, Level 5, New Town Plaza Phase I, Shatin
Sheung Shui Branch	G/F., 5 San Tsoi Street, Sheung Shui
Tai Po Branch	G/F., 78-80 Po Heung Street, Tai Po
Tin Shui Wai Branch	Shops 23-32, Kingswood Richly Plaza, Tin Wu Road, Tin Shui Wai
TP-Fortune Plaza Branch	Shops 51 & 52, Fortune Plaza, 4 On Chee Road, Tai Po
Tsuen Wan Branch	G/F., 281 Sha Tsui Road, Tsuen Wan
Tuen Mun Branch	G/F., 90A Tuen Mun Heung Sze Wui Road, Tuen Mun
Yuen Long Branch	G/F., 1-5 Tai Tong Road, Yuen Long

Overseas Trust Bank

Branch Name	**Address**
	Hong Kong Island
Aberdeen Branch	G/F. & Cockloft, 9 Wu Nam Street
Gloucester Road Branch	6/F., OTB Building, 160 Gloucester Road
North Point Branch	G/F., 189-191 King's Road
Taikoo Shing Branch	Shop G-406, Ming Kung Mansion, 22 Taikoo Shing Road
Wanchai Branch	G/F., 191-193 Johnston Road
Western Branch	G/F., 51-57 Des Voeux Road West
	Kowloon
Hunghom Branch	G/F., 12-16 Pak Tai Street
Kowloon Branch	G/F., 524 Nathan Road
Mei Foo Branch	Shop N26A, Stage V, Mei Foo Sun Chuen, 10 & 12 Nassau Street
Tai Kok Tsui Branch	Shop A1, G/F., Tai Fu Building, 133 Tai Kok Tsui Road
Tsim Sha Tsui Branch	G/F., 5 Hanoi Road
Yue Man Square Branch	Shops 4 & 5, G/F., Mido Mansion, 59-61 Yue Man Square, Kwun Tong

	New Territories
Shatin Branch	Shop 5, G/F., Yiu Po Mansion, 37 Tai Wai Road, Shatin
Tsuen Wan Branch	G/F., 23 Chung On Street, Tsuen Wan
Yuen Long Branch	G/F. & 1/F., 95-97 Castle Peak Road, Yuen Long

HSBC

Branch Name	**Address**
	Hong Kong Island
Head Office	1 Queen's Road Central
128 Queen's Road Central Branch	V Heun Building, 128-140 Queen's Road Central
Aberdeen Centre Branch	Shop 2, G/F., Site I, Aberdeen Centre, Aberdeen
Causeway Bay Branch	1/F., Causeway Bay Plaza Two, 463-483 Lockhart Road, Causeway Bay
Cityplaza Branch	Unit 065, Cityplaza I, Taikoo Shing
Des Voeux Road Central Branch	China Insurance Group Building, 141 Des Voeux Road Central
Des Voeux Road West Branch	Western Centre, 40-50 Des Voeux Road West
Harcourt Road Branch	G/F., Hutchison House, 10 Harcourt Road
Hay Wah Building Branch	G/F., Hay Wah Building, 71-85B Hennessy Road, Wanchai
North Point Branch	G/F., Winner House, 306-316 King's Road, North Point
The Westwood Branch	LG01-3, LG/F., The Westwood, 8 Belcher's Street
	Kowloon
Festival Walk Branch	Shops LG1-37, Festival Walk, 80 Tat Chee Avenue, Kowloon Tong
Kowloon Branch	1/F., Kowloon Hotel, 21 Nathan Road, Tsim Sha Tsui
Kwun Tong Branch	1 Yue Man Square, Kwun Tong
Mongkok Branch	673 Nathan Road, Mongkok
Telford Gardens Branch	Shop Units P15-16, Block G, Telford Plaza I, Kowloon Bay
Tsim Sha Tsui Branch	82-84 Nathan Road, Tsim Sha Tsui
	New Territories
City Landmark Branch	Shops 117-131, 1/F., City Landmark I, 68 Chung On Street, Tsuen Wan
Shatin Centre Branch	Shop 30D, Level 3, Shatin Centre Shopping Arcade, Shatin
Yuen Long Branch	G/F., HSBC Building Yuen Long, 150-160 Castle Peak Road, Yuen Long

Hang Seng Bank

Branch Name	**Address**
	Hong Kong Island
Head Office	83 Des Voeux Road Central
Aberdeen Centre Branch	10 Nam Ning Street
Causeway Bay Branch	28 Yee Woo Street
Central District Branch	Basement, Central Building, Pedder Street
Hennessy Road Branch	417 Hennessy Road
North Point Branch	335 King's Road
Quarry Bay Branch	989 King's Road
Wanchai Branch	200 Hennessy Road
	Kowloon
Kowloon Main Branch	618 Nathan Road
Hankow Road Branch	4 Hankow Road
Hunghom Branch	21 Ma Tau Wai Road
Kowloon Bay Branch	Shop P18, Telford Gardens
Kwun Tong Branch	70 Yue Man Square
Mei Foo Sun Chuen (Nassau Street) Branch	10 Nassau Street
Mongkok Branch	677 Nathan Road
Pei Ho Street Branch	151 Pei Ho Street
Telford House Branch	Shop 3B, 1/F., Telford House, 16 Wang Hoi Road
Tsim Sha Tsui Branch	18 Carnarvon Road
Yaumatei Branch	363 Nathan Road
	New Territories
Chung On Street Branch	38 Chung On Street, Tsuen Wan
Shatin Branch	Shop 18, Lucky Plaza, Wang Pok Street, Shatin
Sun Kwai Hing Plaza Branch	Shop B, 2/F., Sun Kwai Hing Plaza, 168 Hing Fong Road, Kwai Chung
Tsuen Wan Branch	289 Sha Tsui Road, Tsuen Wan
Tuen Mun Branch	8 Yan Ching Circuit, Tuen Mun

International Bank of Asia

Branch Name	Address
	Hong Kong Island
Central Main Branch	G/F., IBA Building, 38 Des Voeux Road, Central
Causeway Bay Branch	G/F., Island Building, 439-445 Hennessy Road
Causeway Bay WMC	M/F., Island Building, 439-445 Hennessy Road, Causeway Bay
Chaiwan Branch	Shops 82, 83, 85 & 86 LG/F., Koway Plaza, 111 Chaiwan Road
Happy Valley Branch	G/F., Rosedale Garden, 25-27 Sing Woo Road
Kennedy Town Branch	Shop B, G/F., Man Kwong Court, 12F-12G, Smithfield
North Point Branch	Shop 2, G/F., Tsing Wan Building, 334-336 King's Road, North Point
Queen's Road East Branch	Shop 2, G/F., Wu Chung House, 213 Queen's Road East
Taikoo Shing Branch	Units 3-4, Cityplaza II, Taikoo Shing
Wanchai Branch	G/F., 113 Wanchai Road
	Kowloon
Cheung Sha Wan Branch	Shops D & E, G/F., Wing Lung Building, 220-240A Castle Peak Road
Hunghom Branch	Shop A3, G/F., 13 Tak Man Street, Wong Po Sun Tsuen, Hunghom
Jordon Road Branch	Shop A, G/F, Ka Woo Building, 131-137 Woo Sung Street
Mongkok Branch	G/F., President Commercial Center, 602 Nathan Road
Ngau Tau Kok Branch	Shop K, G/F., Kwun Tong Lap Shing Building, 325 Ngau Tau Kok Road
Richland Garden Branch	Shops 111-112 & 117-118, Richland Gardens, Commercial Complex, Wang Kwong Road
Shamshuipo Branch	G/F., Nam Pont Mansion, 128-136 Nam Cheong Street
Tsim Sha Tsui Branch	G/F., Grand Right Center, 10-10A Cameron Road, Tsim Sha Tsui
Mei Foo Branch	G/F., 26B Nassau Street
	New Territories
Shatin Branch	Shop 31L, Shatin Center, 2-16 Wang Poh Street, Shatin
Tai Po Branch	Shop 28, G/F., Jade Plaza, On Chee Road, Tai Po
Tai Wai Branch	Shop 6, G/F., Kam Shan Building, 21 Tai Wai Road, Tai Wai
Tsuen Wan Branch	2/F., Wing On Mansion, 22-28 Tai Ho Road, Tsuen Wan
Tsuen Wan WMC	G/F. & 1/F., Wing On Mansion, 22-28 Tai Ho Road, Tsuen Wan
Tuen Mun Branch	Shop11, G/F., Mei Hang Building, 15-45 Kai Man Path, Tuen Mun
Yuen Long Branch	G/F., Hing Fat House, 9 Kau Yuk Rd, Yuen Long

Nanyang Commercial Bank

Branch Name	Address
	Hong Kong Island
Head Office	151 Des Voeux Road Central
Aberdeen Branch	171 Aberdeen Main Road, Aberdeen
Causeway Bay Branch	472 Hennessy Road, Causeway Bay
Causeway Centre Branch	Shop 16, Causeway Centre, 28 Harbour Road, Wanchai
Central District Branch	56 Wellington Street, Central
Des Voeux Road West Branch	334 Des Voeux Road West
Happy Valley Branch	29 Wong Nei Chong Road, Happy Valley
Kennedy Town Branch	86 Belcher's Street, Kennedy Town
North Point Branch	351 King's Road, North Point
Quarry Bay Branch	1014 King's Road, Quarry Bay
Sai Wan Ho Branch	63 Shaukeiwan Road, Sai Wan Ho
Sheung Wan Branch	21 Connaught Road West, Sheung Wan
Sunning Road Branch	8 Sunning Road, Causeway Bay
Wanchai Branch	123 Johnston Road, Wanchai
Western Branch	128 Bonham Strand East, Sheung Wan
	Kowloon
Ferry Point Branch	2 Man Yuen Street, Yaumatei
Homantin Branch	71A Waterloo Road, Homantin
Hunghom Branch	69A Wuhu Street, Hunghom
Jordan Road Branch	20 Jordan Road
Kowloon City Branch	86 Nga Tsin Wai Road, Kowloon City
Kwun Tong Branch	60 Yue Man Square, Kwun Tong
Laguna City Branch	Shop 26, Laguna Plaza, Cha Kwo Ling Road
Lai Chi Kok Road Branch	236 Lai Chi Kok Road, Lai Chi Kok
Mongkok Branch	727 Nathan Road, Mongkok
Nathan Road Branch	570 Nathan Road, Mongkok
Peninsula Centre Branch	G48 Peninsula Centre, Tsim Sha Tsui East
San Po Kong Branch	G/F., 41-45 Yin Hing Street, San Po Kong
Shamshuipo Branch	198-200 Tai Po Road, Shamshuipo
Tokwawan Branch	62 Tokwawan Road, Tokwawan
Tsim Sha Tsui Branch	35 Hankow Road, Tsim Sha Tsui
Tsun Yip Street Branch	48 Tsun Yip Street, Kwun Tong
Yaumatei Branch	309 Nathan Road, Yaumatei

	New Territories
Ha Kwai Chung Branch	180 Hing Fong Road, Kwai Chung
Kwai Chung Branch	100 Lei Muk Road, Kwai Chung
Luk Yeung Sun Chuen Branch	P2A-C, 1/F., Luk Yeung Galleria, 22-26 Wai Tsuen Road, Tsuen Wan
Sai Kung Branch	Shops 11-12, Sai Kung Garden, Man Nin Street, Sai Kung
Shatin Branch	Shops 7-8, G/F., Lucky Plaza, Shatin
Sheung Shui Branch	31 Fu Hing Street, Sheung Shui
Tai Po Branch	71 Po Heung Street, Tai Po
Tsuen Wan Branch	78 Chung On Street, Tsuen Wan
Tuen Mun Branch	G/F., Forward Mansion, Yan Ching Circuit, Tuen Mun
Yuen Long Branch	Tung Yik Building, Tai Tong Road, Yuen Long

Shanghai Commercial Bank

Branch Name	**Address**
	Hong Kong Island
Head Office	12 Queen's Road Central
Aberdeen Branch	118 Aberdeen Main Road, Aberdeen
Hennessy Road Branch	Shop LG16, C.C.Wu Building, 302 Hennessy Road, Wanchai
North Point Branch	486 King's Road, North Point
Paterson Street Branch	8A Kingston Street, Causeway Bay
Shaukeiwan Branch	136 Shaukeiwan Main Street, East
West Point Branch	47 Catchick Street, West Point
	Kowloon
Mei Foo Sun Chuen (Stage 4) Branch	83B Broadway, Mei Foo Sun Chuen, Lai Chi Kok
Mongkok Branch	666 Nathan Road
San Po Kong Branch	28 Hong Keung Street, San Po Kong
Shamshuipo Branch	141 Cheung Sha Wan Road, Shamshuipo
Tsim Sha Tsui Branch	G/F., 7 Hankow Road, Tsim Sha Tsui
	New Territories
Kwai Chung Branch	Shop 3, 482 Castle Peak Road, Hutchison Estate, Kwai Chung
Shatin Branch	Shop 70B, Level 3, Shatin Centre, Wang Pok Street, Shatin
Tseung Kwan O Branch	Shops G1-2, G/F., Metro City Plaza III, The Metropolis, 8 Mau Yip Road, Tseung Kwan O
Tsuen Wan Branch	Shop 3B, Level 1, Discovery Park Commercial Centre, 398 Castle Peak Road, Tsuen Wan
Tuen Mun Branch	Shop 4A, Level Two (South Wing), Trend Plaza, Tuen Mun
Yuen Long Branch	17 Hong Lok Road, Yuen Long

Standard Chartered Bank

Branch Name	**Address**
	Hong Kong Island
Aberdeen Branch	Shop 4A, G/F., Aberdeen Centre, Aberdeen
CIG Building Branch	Shop B, G/F., China Insurance Group Building, 141 Des Voeux Road Central
Causeway Bay Branch	1 Sugar Street, Causeway Bay
Cityplaza Branch	Shops 042-043, G/F., Cityplaza Phase II
Des Voeux Road Branch	4-4A, Des Voeux Road, Central
Exchange Square Branch	Automated Banking Centre Shops 301-302, 3/F., One Exchange Square, 8 Connaught Place, Central
Hennessy Road Branch	399 Hennessy Road, Wanchai
Landmark Branch	Shops 135 &138-141, 1/F., Edinburgh Tower, Landmark, 15 Queen's Road Central
Leighton Centre Branch	Shops 12-16, UG/F., Leighton Centre, 77 Leighton Road, Causeway Bay
New Jade Garden Branch	Shops 101 & 145, Level 1, New Jade Shopping Arcade, Chaiwan
North Point Centre Branch	284 King's Road, North Point
Pacific Place Automated Banking Centre Branch	Unit 355, Level 3, Pacific Place, 88 Queensway
Quarry Bay Branch	Westlands Gardens, 1027 King's Road, Quarry Bay
Queen's Road Central Branch	G/F., Wah Yuen Building, 145-149 Queen's Road Central
Queensway Plaza Branch	Shops B12-16, Queensway Plaza, 93 Queensway
Shaukeiwan East Branch	118-124 Shaukeiwan Main Street East, Shaukeiwan
Shek Tong Tsui Branch	Shops 8-12, G/F., 455-485 Queen's Road West
Sheung Wan Branch	Centre Mark, 287-299 Queen's Road, Central
Taikoo Place Branch	Shops A&B, G/F., King's House 969 King's Road
Tai On Building Branch	85-87 Shaukeiwan Road, Shaukeiwan
Wanchai Branch	3 Fleming Road, Wanchai
Wanchai Great Eagle Branch	Shops 113-117, 1/F., Great Eagle Centre, 23 Harbour Road, Wanchai
Wanchai Southorn Branch	Shops 3&4, G/F., Shanghai Industrial Investment Building, 50-52 Hennessy Road, Wanchai

	Kowloon
Amoy Plaza Branch	Shops 81-83 & 96-97, G/F., Amoy Plaza, 77 Ngau Tau Kok Road
Canton Road Branch	G/F. & 1/F., Manley House, 86-98 Canton Road, Tsim Sha Tsui
Cheung Sha Wan Road Branch	828 Cheung Sha Wan Road, Cheung Sha Wan
Dragon Centre Branch	Automated Banking Centre Shop G01, G/F., Dragon Centre, 37K Yen Chow Street, Shamshuipo
Fung Wong Village Branch	6 Sheung Fung Sreet, Fung Wong Village
Hunghom Branch	G/F, 255 & 257 Tokwawan Road, Hunghom
Hunghom Commercial Centre Branch	Shops 33-37, G/F., Hunghom Commercial Centre, Hunghom
Jordan Branch	Shops G3, G4 & G5, G/F., London Plaza, 219 Nathan Road
Kowloon Bay Branch	Shop 1, G/F., Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay
Kowloon City Branch	G/F., 76 Nga Tsin Wai Road, Kowloon City
Kwun Tong Branch	1A Yue Man Square, Kwun Tong
Kwun Tong Plaza Branch	Automated Banking Centre, Shops G9-14, G/F., Kwun Tong Plaza, 68 Hoi Yuen Road, Kwun Tong
Lai Chi Kok Road Branch	Shops D&E, G/F., Carprio Mansion, 1 Lai Chi Kok Road
Lok Fu Shopping Centre Branch	Shops S25-S27, 2/F., Lok Fu Shopping Centre
Mei Foo Stage I Branch	G/F., 1C Broadway, Mei Foo Sun Chuen Stage I, Lai Chi Kok
Mongkok Bank Centre Branch	630-636 Nathan Road, Mongkok
Mongkok Ka Lok Building Branch	G/F. & 1/F., Ka Lok Building, 720, 720A & 722 Nathan Road, Mongkok
New Mandarin Plaza Branch	Shops 12 -19, G/F., New Mandarin Plaza, 14 Science Museum Road, Tsim Sha Tsui East
Oi Man Branch	G/F., Oi Man Commercial Complex, Oi Man Estate, Homantin
Oterprise Square Branch	Shop 3, G/F. and Shop 1, 1/F., Oterprise Square, 26 Nathan Road, Tsim Sha Tsui
San Po Kong Branch	10-20 Ning Yuen Street, San Po Kong
Sceneway Plaza Branch	Shops 4A2-7, Level 3, Sceneway Plaza, Lam Tin
Telford Gardens	Shop P9, Telford Centre, Telford Gardens, Tai Yip Street, Kowloon Bay
Tseung Kwan O Branch	Shop 107, 1/F., Hau Tak Shopping Centre, Hau Tak Estate, Tseung Kwan O
Tsim Sha Tsui Branch	G/F., 10 Granville Road, Tsim Sha Tsui
Waterloo Road Branch	Shop A3, G/F., Pine Manor, 61-63 Waterloo Road
Whampoa Estate Branch	Shops 6E, 36-60F Tak Man Street, Phase 4, Whampoa Estate, Hunghom
Yaumatei Branch	546-550 Nathan Road, Yaumatei
	New Territories
Chung On Street Branch	Shop A, G/F., Chau Hop Shing Building, 8 Chung On Street, Tsuen Wan
City One Shatin Branch	Shops 30-33, G/F., Ngan Shing Commercial Centre, City One Shatin
Eightland Garden Branch	Shop 21, G/F., Eightland Gardens, Tai Po
Fo Tan Branch	Bank No. 3, 1/F., Shatin Galleria, 18-24 Shan Mei Street, Fo Tan, Shatin
Kwai Chung Branch	Shops 26B, 26C&26D, G/F., Tak Cheong Building, 1001 Kwai Chung Road, Kwai Chung
Kwai Chung Plaza Branch	Shops A25-A28, G/F., Kwai Chung Plaza, Kwai Chung
Kwai Fong Branch	Shops 3 & 11, G/F., Kwai Kin House, Kwai Fong Estate, Kwai Chung Road
Ma On Shan Branch	231 - 234, Level 2, Ma On Shan Plaza, Ma On Shan
Maritime Square Branch	Shop 153, Level 1, Maritime Square, Tsing Yi
Nan Fung Centre Branch	Shops A120-A121, 1/F., Nan Fung Centre, 264-298 Castle Peak Road, Tsuen Wan
Sai Kung Branch	1-5 Wan King Path, Sai Kung
Shatin Centre Branch	Shop 32C, Level 3, Shatin Shopping Arcade, Shatin Centre, 2-16 Wang Pok Street, Shatin
Shatin Plaza Branch	Automated Banking Centre, Shop 17B, Level 3, Shatin Plaza, Shatin
Sheung Shui Branch	55 San Fung Avenue, Shek Wu Hui, Sheung Shui
Tai Po Branch	23 & 25 Kwong Fuk Road, Tai Po Market, Tai Po
Tai Wai Branch	Shop 90, G/F., Tai Wai Road, Tai Wai
Tin Shui Wai Branch	Shop 103, 1/F., Tin Yiu Commercial Centre, Tin Yiu Estate, Tin Shui Wai, Yuen Long
Tsuen Wan Branch	B1/F., Emperor Plaza, 263 Sha Tsui Road, Tsuen Wan
Tuen Mun Branch	Portions of Shops G & H and the whole of Shops I & F, G/F., Forward Mansion, 26A Yan Ching Street, Tuen Mun
Tuen Mun Town Plaza Branch	Shops G047-G052, Tuen Mun Town Plaza Phase I, Tuen Mun
Wo Yi Hop Road Branch	Shops 1&2, G/F., Lee Wo Building, 124-128 & 132-136 Wo Yi Hop Road, Kwai Chung
Yuen Long Branch	140 Yuen Long Main Road, Yuen Long
Yuen Long, Kuk Ting Branch	G/F., 79 Castle Peak Road, Yuen Long

Wing Lung Bank

Branch Name	**Address**
	Hong Kong Island
Head Office	45 Des Voeux Road Central
Aberdeen Branch	201 Aberdeen Main Road, Aberdeen
Causeway Bay Branch	45 Jardine's Bazaar, Causeway Bay
Central District Branch	112 Queen's Road Central
Convention Plaza Branch	1 Harbour Road, Wanchai North
Happy Valley Branch	44 King Kwong Street, Happy Valley
Johnston Road Branch	118 Johnston Road, Wanchai
Kennedy Town Branch	28 Catchick Street, Kennedy Town
North Point Branch	361 King's Road, North Point
Percival Street Branch	62 Percival Street, Causeway Bay
Quarry Bay Branch	1A Westlands Road, Quarry Bay
Sai Wan Ho Branch	123 Shaukeiwan Road, Sai Wan Ho
Wanchai Branch	383 Hennessy Road, Wanchai
Western District Branch	262 Queen's Road West

	Kowloon
Grand Century Place Branch	193 Prince Edward Road West, Mongkok
Hunghom Branch	28 Wuhu Street, Hunghom
Jordan Branch	123 Woo Sung Street, Jordan
Kowloon Bay Branch	19 Lam Lok Street, Kowloon Bay
Kwun Tong Branch	339 Ngau Tau Kok Road, Kwun Tong
Lai Chi Kok Road Branch	17 Lai Chi Kok Road, Lai Chi Kok
Mongkok Branch	Bank Centre, 636 Nathan Road, Mongkok
Nam Cheong Street Branch	85 Nam Cheong Street, Shamshuipo
San Po Kong Branch	8 Shung Ling Street, San Po Kong
Shamshuipo Branch	111 Tai Po Road, Shamshuipo
Tokwawan Branch	64 Tokwawan Road, Tokwawan
Tsim Sha Tsui Branch	4 Carnarvon Road, Tsim Sha Tsui
Tsz Wan Shan Branch	25 Fung Tak Road, Tsz Wan Shan
	New Territories
Discovery Park Branch	398 Castle Peak Road, Tsuen Wan
Fanling Branch	15 Luen Hing Street, Fanling
Kwai Chung Branch	128 Wo Yip Hop Road, Kwai Chung
Shatin Branch	8 Tai Wai Road, Shatin
Sheung Shui Branch	128 San Fung Avenue, Sheung Shui
Tai Po Branch	1 On Chee Road, Tai Po
Tsuen Wan Branch	251 Sha Tsui Road, Tsuen Wan
Tuen Mun Branch	42 Tuen Mun Heung Sze Wui Road, Tuen Mun
Yuen Long Branch	37 On Ning Road, Yuen Long