Press Release

The Hong Kong Mortgage Corporation Limited

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, Bank of Communications, CITIC Ka Wah Bank, Dao Heng Bank, HSBC, Hang Seng Bank, Standard Chartered Bank and Wing Lung Bank at the signing ceremony held this afternoon.

The debut issue launched in October 2001 under the new offering mechanism was met with enthusiastic response by retail investors. A record amount of HK$651 million was placed through Dao Heng Bank, HSBC and Hang Seng Bank. A further HK$14 million of the reserved amount has been tapped by the Placing Banks to meet investor demand in the secondary market.

The new issue will adopt the same offering mechanism as the previous issue (see technical brief at Annex 1). It will also contain the following new 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 3 to 8. The number of designated bank branches for processing applications will also be increased by two times from 106 to 308 branches. In addition, retail investors can make use of the phone and/or Internet banking facilities of Bank of China, Dao Heng Bank, HSBC and Hang Seng Bank to subscribe for the retail bonds.

(b) **More choices on tenor and return**: the new issue will be divided into three tranches of 2-year, 3-year and 5-year maturity (the last issue offered two tranches of 3-year and 5-year maturity). An investor may subscribe for one or more of the tranches. This provides more choices for retail investors to suit their investment objectives; and

(c) **Enhanced market making arrangement**: the eight 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. In order to enhance the ability of the Placing Banks to quote offer prices, the amount to be held in reserve for tapping by these banks to meet the demand of retail investors in the secondary market will be increased from 20% to 30% of the total issue 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 issue will be divided into three tranches and their respective tenor and coupon are as follows:

Tenor	Coupon per annum
2-year	3.00%
3-year	4.00%
5-year	4.75%

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 22 January 2002 and end at 12:00 noon on 30 January 2002. The timetable for the issue is set out in Annex 2. 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 308 designated branches of the 8 Placing Banks (see Annex 3), and the HKMC's website at www.hkmc.com.hk.

Mr. Peter Pang, Chief Executive Officer of the HKMC, said, "the new issue is a clear demonstration of the HKMC's strong commitment to develop the retail bond market. The significant increase in the number of Placing Banks and designated branches for processing applications will enable the HKMC to reach out more effectively to retail investors. The wider selection on bond tenor and yields also offer investor more choices to meet their

investment objectives. By not setting a cap on the size of the issue, the HKMC intends to accommodate in full the demand of retail investors."

Hong Kong Mortgage Corporation

21 January 2002

Annex 1

THE HONG KONG MORTGAGE CORPORATION LIMITED

HKMC201 2-year 3.00% Notes due February 2004
HKMC302 3-year 4.00%Notes due February 2005
HKMC502 5-year 4.75% Notes due February 2007

Technical Brief

What are HKMC's Notes?

- 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 bonds by retail investors as evidenced by their enthusiastic response to the Corporation's last retail bond issue in November 2001.

What are the benefits of investing in HKMC's Notes?

- 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. The HKMC Notes are unsecured and not guaranteed by the HKSAR Government.

- 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** (2-year, 3-year and 5-year) to suit the needs of different investors.

- HKMC Notes are **convenient to subscribe** through the 308 designated branches of the eight 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?

Issue number	HKMC201 ("Tranche A") HKMC302 ("Tranche B") HKMC502 ("Tranche C")
Issue Amount	Minimum issue amount of each tranche is HK$50 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	22 January 2002, 9:00 a.m. to 30 January 2002, 12:00 noon
Issue Date	5 February 2002
Maturity Date	Tranche A: 5 February 2004 Tranche B: 7 February 2005 Tranche C: 5 February 2007
Coup on Rate	Tranche A: 3.00% p.a., payable semi-annually Tranche B: 4.00% p.a., payable semi-annually Tranche C: 4.75% p.a., payable semi-annually

Annualised Yield	Tranche A: 3.02% p.a. (at price = 100.00%) Tranche B: 4.04% p.a. (at price = 100.00%) Tranche C: 4.81% p.a. (at price = 100.00%)
Denomination	HK$50,000
Listing	Non-listing

Why has HKMC appointed eight Placing Banks for the Notes?

- In addition to the three existing Placing Banks (Dao Heng Bank, HSBC and Hang Seng Bank), five new Placing Banks (Bank of China, Bank of Communications, CITIC Ka Wah Bank, Standard Chartered Bank and Wing Lung Bank) are appointed in order to enhance the distribution network. With their extensive retail banking network and customer base, the eight 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 Note Issue?

- 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 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 China, Dao Heng Bank, HSBC or Hang Seng Bank to use their phone banking facilities.

What price will retail investors pay for the HKMC Notes?

- 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 1 February 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 = EFN 3401 offer yield + 0.12%
  Annualised yield of Tranche B Note = EFN 3501 offer yield + 0.15%
  Annualised yield of Tranche C Note = EFN 5612 offer yield + 0.18%

- Difference in Application Price and Subscription Price:

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

  ii) 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.

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

- The eight 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 Notes 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 eight Placing Banks.

What are the transaction costs to subscribe for and hold the Notes?

- 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 Notes?

- 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, Bank of Communications, CITIC Ka Wah Bank, Dao Heng Bank, HSBC, Hang Seng Bank, Standard Chartered Bank and Wing Lung Bank (Annex 3).

For further information:

Enquiry Hotlines	
Bank of China	2291-8000
Bank of Communications	2885-4771
CITIC Ka Wah Bank	2287-6767
Dao Heng Bank	2961-2345
HSBC	2269-2121
Hang Seng Bank	2998-9898
Standard Chartered Bank	2886-6266
Wing Lung Bank	2526-5555

Annex 2

THE HONG KONG MORTGAGE CORPORATION LIMITED

HKMC201 2-year 3.00% Notes due February 2004
HKMC302 3-year 4.00% Notes due February 2005
HKMC502 5-year 4.75% Notes due February 2007

Issuing Timetable

Commencement Date for application	:	22 January 2002 (Tuesday), 9:00 am
Closing Date for application	:	30 January 2002 (Wednesday), 12:00 noon
Price-fixing Date	:	1 February 2002 (Friday) at or around 11:30 a.m.
Issue Date	:	5 February 2002 (Tuesday)

Annex 3

HKMC'S NOTE ISSUE

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
Harbour Road Branch	26 Harbour Road, Wanchai
Hennessy Road (Wanchai) Branch	310-312 Hennessy Road, Wanchai
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
Shek Tong Tsui Branch	534 Queen's Road West, Shek Tong Tsui
Sheung Wan Branch	238-252 Des Voeux Road Central
Taikoo Shing (Hoi Shing Mansion) Branch	Shop G1006, Hoi Shing Mansion, Taikoo Shing
Wanchai Branch	395 Hennessy Road, Wanchai
Wyndham Street Branch	1-3 Wyndham Street, Central
	Kowloon
28 Carnarvon Road Branch	24-28 Carnarvon Road, Tsim Sha Tsui
194 Cheung Sha Wan Road Branch	194-196 Cheung Sha Wan Road, Shamshuipo
177 Ngau Tau Kok Road Branch	177 Ngau Tau Kok Road
42 Yu Chau Street Branch	42-46 Yu Chau Street, Shamshuipo
Hoi Yuen Road Branch	55 Hoi Yuen Road, Kwun Tong
Kwun Tong Branch	20-24 Yue Man Square, Kwun Tong
Kwun Tong Plaza Branch	G1 Kwun Tong Plaza, 68 Hoi Yuen Road, Kwun Tong
Mongkok (President Commercial Centre) Branch	608 Nathan Road, Mongkok
Mongkok (Silvercorp Int'l Tower) Branch	Shop B, 707-713 Nathan Road, Mongkok
Nathan Road (Prince Edward) Branch	774 Nathan Road
Nga Tsin Wai Road Branch	25 Nga Tsin Wai Road
Pak Tai Street Branch	4-6 Pak Tai Street, To Kwa Wan
Shanghai Street (Prince Edward) Branch	689-693 Shanghai Street, Mongkok
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	Shop N47-49, Mount Sterling Mall, Mei Foo Sun Chuen
Tai Kok Tsui Branch	73-77 Tai Kok Tsui Road
Tseuk Luk Street Branch	86 Tseuk Luk Street, San Po Kong
Yaumatei Branch	471 Nathan Road, Yaumatei
	New Territories
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
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, 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
Lucky Plaza Branch	Lucky Plaza, Wang Pok Street, Shatin
Luen Wo Market Branch	17-19 Wo Fung Street, Luen Wo Market, Fanling
Sheung Shui Branch	61 San Fung Avenue, Sheung Shui

Sheung Kwai Chung Branch	7-11 Shek Yi Road, Sheung Kwai Chung
Tai Po Branch	68-70 Po Heung Street, Tai Po Market
Tsuen Wan Branch	297-299 Sha Tsui Road, Tsuen Wan
Tsuen Wan (Sin Ching Building) Branch	201-207 Castle Peak Road, Tsuen Wan
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
Yuen Long Branch	102-108 Castle Peak Road, Yuen Long

Bank of Communications Hong Kong Branch

Branch Name	Address
	Hong Kong Island
Hong Kong Branch	20, Pedder Street, Central
Causeway Bay sub-branch	Unit 19, G/F., Causeway Bay Plaza I, 489 Hennessy Road, Causeway Bay
Chaiwan sub-branch	121-121A Wan Tsui Road, Chaiwan
Hennessy Road sub-branch	368 Hennessy Road, Wanchai
King's Road sub-branch	67-71 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 No. 38, G/F., City Plaza 2, 18 Taikoo Shing Road
Wanchai sub-branch	32-34 Johnston Road, Wanchai
	Kowloon
Kowloon sub-branch	563 Nathan Road
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
Tseung Kwan O sub-branch	Shops 253-255, Metro City Shopping Arcade, Phase I, Tseung Kwan O
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
Sha Tsui Road sub-branch	G/F., 122-124 Sha Tsui Road, Tsuen Wan
Shatin sub-branch	Shop 193, Level 3, Lucky Plaza, Shatin

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, 43-47 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	Shop 3&4, G/F, Mass Resources Development Building, 12-16 Humphreys Avenue, Tsim Sha Tsui
	New Territories
Shatin Centre Branch	Shop Nos 52C, 52F & 53A on 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, Chung On Street, Tsuen Wan
Tuen Mun Branch	Shop 4-5, G/F, Ming Wai Building, 18-20 Heung Sze Wui Road, Tuen Mun
Yuen Long Branch	G/F, Cheong Yu Building, 134-145 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
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
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, No. 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	No. 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
Chun Shek Estate Branch	No. 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	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. & M/F., 191-193 Johnston Road
Western Branch	G/F. & M/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
Central Branch	29 Queen's Road Central
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
	Kowloon
Festival Walk Branch	Shop 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	No. 1, Yue Man Square, Kwun Tong
Mongkok Branch	673 Nathan Road, Mongkok
Telford Gardens Branch	Shops 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 No. 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
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

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 Bldg, 141 Des Voeux Road, Central
Causeway Bay Branch	1 Sugar Street, Causeway Bay
Cityplaza Branch	G/F, Shops 042-043, Cityplaza Phase II
Des Voeux Road Branch	4-4A, Des Voeux Road, Central
Exchange Square Automated Banking Centre	Shops 301-302, 3/F, One Exchange Square, 8 Connaught Place, Central
Great Eagle Branch	Shops 113-117, 1/F, Great Eagle Centre, 23 Harbour Road, Wanchai
Hennessy Road Branch	399 Hennessy Road, Wanchai
Landmark Branch	Shops 135 &138-141, 1/F Edinburgh Tower, Landmark
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	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, Quarry Bay
Tai On Building Branch	85-87 Shaukeiwan Road, Shaukeiwan
Wanchai Branch	3 Fleming 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 Automated Banking Centre	Shops G01, G/F, Dragon Centre, 37K Yen Chow Street, Shamshuipo
Fung Wong Village Branch	6 Sheung Fung Street, Fung Wong Village
Hunghom Branch	G/F, 255 & 257 To Kwa Wan 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	Shops 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 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 No. 3, G/F and Shop No. 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
Tai Kok Tsui Branch	Units E4E & E4F, G/F, Tai Yau Building, 56-58 Ivy Street, Tai Kok Tsui
Telford Gardens Branch	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	Shop 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	Shops 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

Branch Name	Address
Kwai Chung Plaza Branch	Shops No. 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	Nos. 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 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	G/F, Shop No. 90 Tai Wai Road, Shops No. 103 & 105, Chik Fuk Street, 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	Basement One Floor, 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 No. 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
Causeway Bay Branch	45 Jardine's Bazaar
Central District Branch	112 Queen's Road Central
Convention Plaza Branch	1 Harbour Road
Happy Valley Branch	44 King Kwong Street
Johnston Road Branch	118 Johnston Road
Kennedy Town Branch	28 Catchick Street
North Point Branch	361 King's Road
Percival Street Branch	62 Percival Street
Quarry Bay Branch	1A Westlands Road
Sai Wan Ho Branch	123 Shaukeiwan Road
Wanchai Branch	383 Hennessy Road
Western District Branch	262 Queen's Road West
	Kowloon
Grand Century Place Branch	193 Prince Edward Road West
Hunghom Branch	28 Wuhu Street
Jordan Branch	123 Woo Sung Street
Kowloon Bay Branch	19 Lam Lok Street
Kwun Tong Branch	339 Ngau Tau Kok Road
Lai Chi Kok Road Branch	17 Lai Chi Kok Road
Mongkok Branch	Bank Centre, 636 Nathan Road
Nam Cheong Street Branch	85 Nam Cheong Street
San Po Kong Branch	8 Shung Ling Street
Shamshuipo Branch	111 Tai Po Road
To Kwa Wan Branch	64 To Kwa Wan Road
Tsim Sha Tsui Branch	4 Carnarvon Road
Tsz Wan Shan Branch	25 Fung Tak Road
	New Territories
Discovery Park Branch	398 Castle Peak Road
Fanling Branch	15 Luen Hing Street
Kwai Chung Branch	444 Castle Peak Road
Shatin Branch	8 Tai Wai Road
Sheung Shui Branch	128 San Fung Avenue
Tai Po Branch	1 On Chee Road
Tsuen Wan Branch	251 Shan Tsui Road
Tuen Mun Branch	42 Tuen Mun Heung Sze Wui Road
Yuen Long Branch	37 On Ning Road