



Dear Valued Customer,

HSBC Bank Counter Deposit Handling Fee

Please be informed that the Hongkong and Shanghai Banking Corporation Limited (HSBC) has started charging a handling fee of HK\$10 for every deposit made to our bank account through their bank counters. As of Nov 1, 2011, if you use the HSBC counters to deposit funds into Ge-TS bank account, such handling fee will be debited from your Ge-TS account balance. To save the related handling fee, you are highly recommended to use the bank's electronic services (e.g. DDA, internet banking, ATM, cheque deposit machine, etc.) for fund payments.

As always, we are committed to providing you with excellent service and we look forward to doing that for you.

Yours faithfully,

Global e-Trading Services Limited (Ge-TS)