



William W Leung BBS JP
Executive Director
Head of Personal Banking

Ms Fermi Wong
Executive Director
Hong Kong Unison Limited

19 February 2010

Dear Ms Wong

Thank you for your letter addressed to Mrs Margaret Leung, our Vice-Chairman and Chief Executive, dated 10 February 2010.

We note the concerns that prompted you to write. Please allow us to clarify that our Bank's account opening policy is developed on the basis of applicable guidelines, and there is no internal restriction on the opening of accounts for individuals of any particular race, descent or national or ethnic origin. Currently, our Bank has about 3,100 accounts held by customers of Pakistani nationality across 81 branches, including 182 new accounts opened at 41 branches in 2009. In recent months, we opened more than 10 such accounts each month.

When establishing any new customer relationship, our Bank will require the prospective customer to provide certain information, supported by relevant documentation. In general, the Bank will open a deposit account for a customer if all the necessary information and documents have been provided to the Bank.

Please be assured that our Bank has in place an equal opportunities policy to ensure that, among other matters, there is no unlawful discrimination on the grounds of race, descent or national or ethnic origin.

Cont/...

We would be more than happy to follow up on the particular feedback on our Bank's service which your organization has received. Please direct the respective complainants to contact our Quality Assurance Department, which handles all customer comments on the Bank's services and products, at:

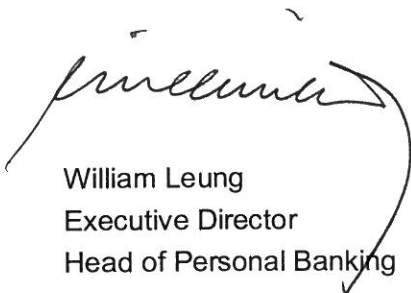
Address: 16/F, Hang Seng Tower, Telford Plaza, 33 Wai Yip Street, Kowloon Bay, Kowloon

Phone number: 2997 3363

Facsimile number: 2997 2313

If you have any further enquiries on this matter, please contact our Mr Charles Wong, Head of PFS Control and Customer Experience, on 2198 1603.

Yours sincerely



William Leung
Executive Director
Head of Personal Banking

c.c. Legislative Council Panel on Constitutional Affairs
Legislative Council Panel on Economic Development
Legislative Council Panel on Financial Affairs
Secretary for Financial Services and the Treasury
Secretary for Commerce and Economic Development
Secretary for Constitutional and Mainland Affairs
Equal Opportunities Commission
The Hong Kong Monetary Authority
The Hong Kong Association of Banks