

PRICING SUPPLEMENT FOR THE NOTES

Pricing Supplement

WING TAI HOLDINGS LIMITED

(Incorporated with limited liability in Singapore)

S\$1,000,000,000

Medium Term Note Programme

SERIES NO: 015

TRANCHE NO: 001

S\$100,000,000 4.10 Per Cent. Notes Due 2027

Issue Price: 100 per cent.

Dealer

OVERSEA-CHINESE BANKING CORPORATION LIMITED

63 Chulia Street
#03-05 OCBC Centre East
Singapore 049514

Issuing and Paying Agent

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

10 Marina Boulevard
Marina Bay Financial Centre Tower 2 #45-01
Singapore 018983

The date of this Pricing Supplement is 20 May 2022.

This Pricing Supplement relates to the Tranche of Notes referred to above.

This Pricing Supplement does not constitute, and may not be used for the purposes of, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation, and no action is being taken to permit an offering of the Notes or the distribution of this Pricing Supplement in any jurisdiction where such action is required.

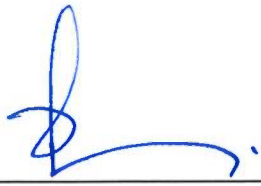
Where interest, discount income, prepayment fee, redemption premium or break cost is derived from any of the Notes by any person who (i) is not resident in Singapore and (ii) carries on any operations in Singapore through a permanent establishment in Singapore, the tax exemption available for qualifying debt securities (subject to certain conditions) under the Income Tax Act 1947 of Singapore (the “**Income Tax Act**”) shall not apply if such person acquires such Notes using the funds and profits of such person’s operations through a permanent establishment in Singapore. Any person whose interest, discount income, prepayment fee, redemption premium or break cost derived from the Notes is not exempt from tax (including for the reasons described above) shall include such income in a return of income made under the Income Tax Act.

Notification under Section 309B of the Securities and Futures Act 2001 of Singapore: The Notes are prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

PRIIPs REGULATION - PROHIBITION OF SALES TO EEA RETAIL INVESTORS - The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (“**EEA**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, “**MI FID II**”); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended, the “**Insurance Distribution Directive**”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (as amended, the “**Prospectus Regulation**”). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the “**PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PRIIPs REGULATION - PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the “**EUWA**”); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the “**FSMA**”) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

Signed: _____

A handwritten signature in blue ink, consisting of a large loop followed by a horizontal stroke and a small flourish.

Director

The terms of the Notes and additional provisions relating to their issue are as follows:-

- | | | |
|-----|--|--|
| 1. | Series No.: | 015 |
| 2. | Tranche No.: | 001 |
| 3. | Currency: | Singapore dollars |
| 4. | Principal Amount of Series: | S\$100,000,000 |
| 5. | Principal Amount of Tranche: | Not Applicable |
| 6. | Denomination Amount: | S\$250,000 |
| 7. | Calculation Amount
(if different from Denomination Amount): | Denomination Amount |
| 8. | Issue Date: | 25 May 2022 |
| 9. | Redemption Amount
(including early redemption): | Denomination Amount |
| 10. | Interest Basis: | Fixed Rate |
| 11. | Interest Commencement Date: | 25 May 2022 |
| 12. | Fixed Rate Note | |
| | (a) Maturity Date: | Unless previously redeemed or purchased and cancelled, the Notes will be redeemed at their principal amount on 25 May 2027 |
| | (b) Fixed Rate Day Basis: | Actual/365 (Fixed) |
| | (c) Reference Date(s): | Interest on the Notes will be payable semi-annually in arrear on the dates falling on 25 May and 25 November in each year commencing on 25 November 2022 |
| | (d) Initial Broken Amount: | Not Applicable |
| | (e) Final Broken Amount: | Not Applicable |
| | (f) Interest Rate: | 4.10 per cent. per annum |
| 13. | Floating Rate Note | Not Applicable |
| 14. | Variable Rate Note | Not Applicable |
| 15. | Hybrid Note | Not Applicable |
| 16. | Issuer's Redemption Option Period
(Condition 5(d)): | No |
| 17. | Noteholders' Redemption Option Period
(Condition 5(e)): | No |
| 18. | Issuer's Purchase Option Period | No |

	(Condition 5(b)):	
19.	Noteholders' VRN Purchase Option Period (Condition 5(c)(i)):	No
20.	Noteholders' Purchase Option Period (Condition 5(c)(ii)):	No
21.	Redemption for Taxation Reasons:	Yes
22.	Notes to be represented on issue by:	The Notes will be represented by a Permanent Global Note, without interest coupons, which will be deposited with The Central Depository (Pte) Limited on or about the Issue Date. The Permanent Global Note will be exchangeable for Notes in definitive form in the denomination of S\$250,000 each with interest coupons attached only in certain limited circumstances set out in the Permanent Global Note.
23.	Temporary Global Note exchangeable for Definitive Notes:	Not Applicable
24.	Temporary Global Note exchangeable for Permanent Global Note:	Not Applicable
25.	Listing:	Singapore Exchange Securities Trading Limited
26.	Notes to be cleared through The Central Depository (Pte) Limited:	Yes
27.	Method of issue of Notes:	Individual Dealer
28.	The following Dealer is subscribing the Notes:	Oversea-Chinese Banking Corporation Limited
29.	Stabilising Manager:	Oversea-Chinese Banking Corporation Limited
30.	Prohibition of Sales to EEA Retail Investors:	Applicable
31.	Prohibition of Sales to UK Retail Investors:	Applicable
32.	The aggregate principal amount of Notes issued has been translated in Singapore Dollars at the rate of [] producing a sum of (for Notes not denominated in Singapore Dollars):	Not Applicable

33.	Private Bank Rebate/Commission	Applicable
		Private bank selling commission of 0.25 per cent. of the aggregate principal amount of the Notes allocated to private banking sales channels
34.	Other terms:	
	Details of any additions or variations to terms and conditions of the Notes as set out in the Information Memorandum:	Not Applicable
	Any additions or variations to the selling restrictions:	Not Applicable
	Others:	<p>The following paragraph shall be inserted immediately after the heading "Listing" appearing on page 11 of the Information Memorandum dated 18 February 2014 in the section "Summary of the MTN Programme":</p> <p>"If the application to the SGX-ST to list a particular Series of Notes is approved, for so long as such Notes are listed on the SGX-ST and the rules of the SGX-ST so require, such Notes will be traded on the SGX-ST in a minimum board lot size of at least S\$200,000 (or its equivalent in foreign currencies)."</p>