

Our Ref.: GAD 032/16

Date: 12 February, 2016

To Whom It May Concern

Dear Sirs,

Swan Hygiene Services Limited

We would like to certify that Swan Hygiene Services Limited has been employed by the Bank to provide cleaning services for our Head Office Building and back offices since 1997.

During this long period of service, we are satisfied with their professional and reliable performance.

We have no hesitation in recommending the Company to those who is looking for quality cleaning service providers.

Yours faithfully,
For and on behalf of
OCBC WING HANG BANK LTD.



Danis Lo
Head of General Affairs Department