































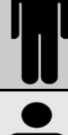

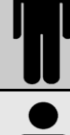

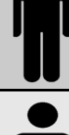































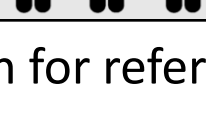
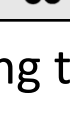

































































Branch Traffic Guide (Hong Kong Island)

Smooth	
Moderate	
Busy	

	9:00am – 10:00am	10:00am – 12:00pm	12:00pm – 2:00pm	2:00pm – 4:00pm	4:00pm – 5:00pm
Aberdeen					
Admiralty					
Causeway Bay					
Central					
Fortress Hill					
Happy Valley					
Heng Fa Chuen					
Johnston Road					
North Point					
Queen's Road East					
Shaukiwan					
Shek Tong Tsui					
Sheung Wan					
Taikoo Shing					




Branch Traffic Guide (Kowloon)































































Smooth	
Moderate	
Busy	

	9:00am – 10:00am	10:00am – 12:00pm	12:00pm – 2:00pm	2:00pm – 4:00pm	4:00pm – 5:00pm
Cheung Sha Wan					
Chong Yip Street					
Gateway Wealth Management Centre					
Hunghom					
Jordan					
Mei Foo Sun Chuen					
Mongkok					
Shing Yip Street					
Telford Garden					
Tsimshatsui					
Wong Tai Sin					
Yaumatei					

Information for reference only, actual waiting time may vary.

Branch Traffic Guide (New Territories)

Smooth	
Moderate	
Busy	

	9:00am – 10:00am	10:00am – 12:00pm	12:00pm – 2:00pm	2:00pm – 4:00pm	4:00pm – 5:00pm
Fanling					
Kwai Fong					
LOHAS Park					
Ma On Shan					
Maritime Square					
Ocean Walk					
Sha Tsui Road					
Shatin					
Sheung Shui					
Tai Po					
Tai Wai					
Tin Shui Wai					
TKO Metrocity					
Tsuen Wan					
Tuen Mun					
Tung Chung					
YL Castle Peak Road		