

NANYANG COMMERCIAL BANK, LTD.
151 DES VOEUX ROAD CENTRAL
HONG KONG

TEL : 2852 0888
FAX: 2815 3333



NOTICE

December 2002

Please be informed that there will be a minimum monthly average balance requirement of HKD5,000 for Hong Kong dollar savings accounts with effect from October 1, 2002. If the account balance falls below this amount, a monthly fee of HKD50¹ will be charged. However, the following customers will be exempted from this fee:

1. Senior citizens (aged 65 or above)
2. Minor accounts (aged below 18)
3. Recipients of government disability allowance (with approval document)
4. Recipients of Comprehensive Social Security Assistance² (with approval document)
5. Customers who use our following specified products or services³
 - Money Mate •Corporate accounts •Overdraft or Loans •Mortgage
 - Fixed Deposits •Securities accounts •Fx Margin Trading •Fx Margin Trading(HKD)
 - Credit Card •Safe Deposit Box
 - Payroll accounts (customers who participate in the MPF scheme from BOCI-Prudential Trustee Limited⁴)
 - Notional Precious Metals Passbook ("NPMP") Account

If you want to combine your personal HKD Savings Accounts⁵ in order to keep the balance at HK\$5,000 or above, please contact our staff at any of our branches.

For enquiries, please call our customer service hotline at 2852 0826.

Nanyang Commercial Bank, Limited

Remarks:

- 1) The above fees are subject to change and the new charges will be announced by us from time to time.
- 2) The monthly fee will be waived for the account(s) used to receive the Comprehensive Social Security Assistance through auto-pay.
- 3) The specified product(s) and service(s) are subject to change and such product(s) and service(s) will be announced by us from time to time.
- 4) The monthly fee of the specified payroll account(s) will be waived.
- 5) Please make the necessary arrangements if the account(s) to be closed is/are the Settlement or Sub-Accounts of other banking service(s)/account(s).