

Notice

18 July 2008

Adjustment on *i-Free* Integrated Account Service Charge

To cope with business planning, Nanyang Commercial Bank, Ltd. will adjust the service charge of *i-Free* Integrated Account effective 21 July 2008. Details are as follows:

Monthly Average Wealth Balance	<i>i-Free</i> Integrated Account Service Monthly Service Fee ¹		
	Mortgage Customers ²	Selected Customers ³	General Customers
HK\$100,000 or above	<u>Waived</u>	<u>Waived</u>	<u>Waived</u>
HK\$10,000 – HK\$99,999			HK\$20
Below HK\$10,000		HK\$60	

Should you have further enquiries, please contact our staff or call our customer service hotline at (852) 2622 2633.

Nanyang Commercial Bank, Limited

Remarks:

- i-Free* Integrated Account Service monthly service fee will be debited from the customer's *i-Free* settlement account. If the monthly service fee cannot be successfully debited from the settlement account, the Bank reserves the right to terminate the *i-Free* Integrated Account Service and other special offers at absolute discretion.
- Mortgage customers are entitled to enjoy service fee waiver of *i-Free* Integrated Account Service throughout the entire mortgage period.
- Selected Customers refer to those *i-Free* customers taking up NCB's securities, securities margin, bullion/FX margin, MPF or auto-payroll service.