



“Wealth Management Prime” Service Fees

Effective from 28th June, 2005

Wealth Management Prime service fees are calculated based on your Monthly Average Wealth Balance.

Monthly Average Wealth Balance	Monthly Fee
HK\$500,000 or above	Waived
HK\$200,000 to below HK\$500,000	HK\$60
Below HK\$200,000	HK\$180

Monthly Average Wealth Balance includes:

- Deposit balance: including all your current, savings fixed deposit accounts and contributed amounts of Club Deposits (HKD or equivalent).
- Utilized overdraft on current accounts within agreed limit.
- Value of investments: including securities account balances[#], bond value[^], funds, notional precious metals passbook account balance, foreign currency margin trading account balance^{*}, foreign currency margin trading (HKD) account balance^{*}, and principal amounts of Equity Linked Deposit, Premium Deposit, Option Linked Deposit and Double Premium Deposit (HKD or equivalent).
 - [#]The value of securities includes the market value of the stock balance and unsettled sold quantity under your securities account based on the closing price of the day (excluding the unsettled bought quantities).
 - [^]The value of bonds is based on nominal amount or closing price of the day
 - ^{*}Account balance = Net value of equity – Credit allowance
- The value of foreign currency assets is calculated based on exchange rates quoted by our Bank from time to time.

Remarks:

- * The monthly fee will be debited from your settlement account.
- * If the monthly fee cannot be debited from your settlement account, we reserve the right to terminate the Wealth Management Prime Services and other special offers to you at our absolute discretion.

Wealth Management Prime Secured Overdraft Facility¹

Asset Type	Item	Loan Ratio	Commission	Interest Rate (per annum)
Fixed Deposit	HKD Fixed Deposit	100% of deposit amount	Waived	Prime Rate ² – 1% or HIBOR, whichever is higher.
	USD Fixed Deposit	100% of deposit amount		
	Fixed Deposits in designated currencies ³	90% of deposit amount		
Securities	Hang Seng Index Constituent Stocks ⁴	Up to 50% of market value	Waived	Prime Rate ² or HIBOR, whichever is higher.

- Note : 1 Nanyang Commercial Bank Limited reserves the right to stipulate and change the type of assets that is acceptable as security, the loan ratio, overdraft limit and overdraft interest rate at its absolute discretion.
2. Prime Rate refers to the Hong Kong Dollar prime rates as quoted by the Bank from time to time.
3. Designated currencies include AUD, CAD, CHF, DKK, EUR, GBP, JPY, NZD and SEK.
4. Excluding shares of BOC Hong Kong (Holdings) Ltd.

“CurrentPlus” Integrated Current and Savings Account

No service charge for the first 50 cheques issued at each month, after that a fee of HKD 5 will be charged for each cheque. Number of cheque processing will be counted on accumulative basis. All received cheques, including over the counter, transfer or through cheque clearing processing will be counted cumulatively.