



“*i-Free* Integrated Account Service” Superior Rewards

Effective from 1st September, 2010

Bonus Points Scheme

In addition to our comprehensive financial services, we offer superior rewards to our valued *i-Free* Integrated Account Service customers.

1. *i-Free* Integrated Account Service Bonus Points

- You will automatically be eligible to join our Bonus Points Scheme and earn *i-Free* Integrated Account Service Bonus Points by conducting specified investment transactions.
- Specified investment transactions include securities or funds trading, as well as Equity Linked Deposit or Premium Deposit Series.
- For transactions of every HK\$1,000 or equivalent in foreign currency, you will earn the following Bonus Points:
 - Funds Subscription: 30 Points
 - Securities Trading: 3 Points
 - Equity Linked Deposit: 1 Point
 - Premium Deposit Series: 1 Point

2. Conversion of Bonus Points to Transaction Fee Rebate Offer*

You can use your *i-Free* Bonus Points to redeem cash rebate on securities brokerage fee or fund subscription fee. Every 5,000 *i-Free* Bonus Points can be redeemed for HK\$50 worth of cash rebate. You can convert your *i-Free* Bonus Points to a cash rebate up to 50% of securities brokerage fee or fund subscription fee paid for the relevant transaction. Transaction to which cash rebate has been applied still can earn bonus points, allowing you to enjoy extra privileges.

* Terms and Conditions of Rebate Offer:

1. Customers must also comply with the terms and conditions of *i-Free* Bonus Points Scheme.
2. Customers are required to complete the relevant application form for conversion of bonus points to cash rebate while the bonus points are still valid. Cash rebate can only be applicable to any securities transaction or fund subscription (the “Relevant Transaction”) conducted within 3 months before the date of application.
3. Customers are required to pay the brokerage fee or fund subscription fee in full at the time of the Relevant Transaction. The cash rebate amount will be credited to the customer’s settlement account on the date of acceptance of the customer’s application for cash rebate.
4. For every 5,000 bonus points, customers can redeem HK\$50 worth of cash rebate of the brokerage / subscription fee from a Relevant Transaction. Each conversion must be for 5,000 points or its integral multiple. For each Relevant Transaction, customers can receive the maximum cash rebate is 50% of the brokerage fee or fund subscription fee actually paid in relation to that particular Relevant Transaction.
5. The amount of cash rebate for each Relevant Transaction must be HK\$50 or its integral multiples. If the cash rebate amount is more than 50% of the actual amount of brokerage fee or subscription fee actually paid in respect of the Relevant Transaction, the excess amount of the cash rebate will not be awarded and shall be deemed to be forfeited.
6. If the Relevant Transaction cannot be completed, Nanyang Commercial Bank, Limited (“the Bank”) reserves the right to withhold / cancel or reverse the respective banking service privilege.
7. Payment of cash rebate is conditional upon the Relevant Transaction being successfully completed and not terminated or cancelled other than by the Bank in accordance with the terms of the Relevant Transaction.

General Terms and Conditions:

1. The Bank reserves the right to change, suspend or terminate the offers or amend their terms and conditions at its sole discretion without prior notice.
2. In case of any disputes, the decision of the Bank shall be final.
3. In case of any discrepancy(ies) between the Chinese and English version, the Chinese version shall prevail.

Risk disclosure:

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers’ expectations and customers’ investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realizable. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risk of the relevant product. For details of the nature of a particular product and the risk involved, please refer to the relevant offering documents. If in doubt, customers should seek advice from an independent financial adviser.