

存款推廣

Deposit Promotion



Payroll Service Welcome Offers!

Enjoy up to **HK\$1,300** BOC Credit Card free spending credit³ (“Free Spending Credit”) upon new registration for NCB payroll service.

Offer 1: Payroll Service Rewards¹

Welcome Reward

Sign up for NCB Payroll Service to enjoy fabulous rewards :

Salary payment of each month (HKD)	Free Spending Credit		
	<i>NCB Wealth Management</i> customers	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers
\$60,000 or above	HK\$800	HK\$500	HK\$100
\$20,000 to \$59,999	HK\$500	HK\$500	
\$10,000 to \$19,999	HK\$100	HK\$100	

Extra Payroll Loyalty Reward

Customers who receive salary via Payroll Account for 12 consecutive months from the first payroll month can enjoy an extra **HK\$ 400** Free Spending Credit

Offer 2: Payment Service Reward²

Customers who newly set up a Direct Debit Authorisation (“DDA”) Instruction with payment transaction can enjoy **HK\$ 100** Free Spending Credit

Hassle-free registration for Payroll Service

Register via any of the following channels:

- Visit any NCB branches; or
- Call our Customer Service Hotline at (852) 2622 2633, after selecting language, press 1>1>3>0; or
- Logon to Personal Internet Banking and select “Payroll Service Registration” under “Banking” section

The offer is limited and available on a first-come first-served basis ! Act now !

Promotion Period: 2 July 2015-30 September 2015

Customer Service Hotline: (852) 2622 2633



www.ncb.com.hk

存款推廣

Deposit Promotion



Terms of the promotion offers:

1. Payroll Service Reward

- The promotion period is from 2 July 2015 to 30 September 2015 (both dates inclusive) ("Payroll Service Promotion Period").
- To be eligible for BOC Credit Card free spending credit ("Free Spending Credit"), customers should maintain a valid HKD Savings Account or HKD Current Account (including sole-name or joint-name accounts) ("Payroll Account") with Nanyang Commercial Bank, Ltd. ("the Bank"), and (i) register for Payroll Service via any branch, Customer Service Hotline or Personal Internet Banking of the Bank during the Payroll Service Promotion Period; (ii) receive HKD salary in 3 consecutive months or above by "electronic payroll arrangement" or "single standing instruction" (not including the standing instruction originating from the Bank, Bank of China (Hong Kong) Limited and Chiyu Banking Corporation Limited) via the same Payroll Account of *NCB Wealth Management / Enrich Banking / i-Free Banking* from 2 July 2015 to 31 January 2016; and (iii) have not registered for and/or taken up the Bank's Payroll Service from 1 January 2015 to 30 June 2015 ("Eligible Customers of Payroll Service"). The details of the offer are as follows:

(A) Welcome Reward

- The amount of Free Spending Credit received by the Eligible Customers of Payroll Service will be determined by the amount of first monthly salary received through the Payroll Account and Eligible Payroll Customers' account management service category on 30 September 2015 or when the Free Spending Credit is credited which Free Spending Credit amount is lower. For details, the information prescribed in this promotion material shall prevail.
- Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of Payroll Service on or before 30 April 2016. Each Eligible Payroll Customer should maintain the valid *NCB Wealth Management / Enrich Banking / i-Free Banking* and still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.

(B) Extra Payroll Loyalty Reward

- To enjoy an extra HK\$400 free spending credit, Eligible Customers of Payroll Service should receive salary via the Payroll Account by "electronic payroll arrangement" or "single standing instruction" (not including the standing instruction originating from the Bank, Bank of China (Hong Kong) Limited and Chiyu Banking Corporation Limited) for 12 consecutive months from the first payroll month.
 - Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of Payroll Service on or before 31 January 2017. Each Eligible Payroll Customer should maintain the valid *NCB Wealth Management / Enrich Banking / i-Free Banking* and still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.
- "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 or above.
 - "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the Bank's or other banks' payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
 - The Bank reserves the absolute right to define the terms of "salary", "electronic payroll arrangement" and "single standing instruction".
 - Each Eligible Customer of Payroll Service can enjoy this offer once only. If an Eligible Customer of Payroll Service registers for more than one Payroll Account within the Payroll Service Promotion Period, the Eligible Customer of Payroll Service can only enjoy the offer once.
 - If the Payroll Account is a joint account, the holders of such account will be considered as one customer and only one of the account holders will be entitled to this offer. The Bank reserves the right to credit the Free Spending Credit to the valid BOC Credit Card Account held by any one of the joint account holders.
 - If an Eligible Customer of Payroll Service does not maintain any valid BOC Credit Card when the Free Spending Credit is credited by BOC Credit Card (International) Limited (the "Card Company"), the Bank will credit cash of equivalent value to the his/her non-Dormant HKD Savings Account or HKD Current Account without prior notice.

2. Payment Service Reward

- Eligible Customers of Payroll Service shall (i) set up the Direct Debit Authorisation ("DDA") instruction(s) during the Payroll Service Promotion Period (including but not limited to payments for utility bills, payment for BOC Credit Card or other merchants bills); AND (ii) conduct at least one transaction under such DDA instruction on or before 31 January 2016 ("Eligible Customers of DDA Instruction").
- Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of DDA Instruction on or before 30 April 2016.
- If the Eligible Customer of DDA Instruction sets up DDA instruction(s) under a joint account, the holders of such account will be considered as one customer and only one of the account holders will be entitled to this offer.
- If Payroll Service is registered under joint-name, the DDA instructions should be under the same joint-name Savings or Current Account.
- The set up dates/ transaction dates of the DDA instructions shall be based on the bank's record.

3. BOC Credit Card Free Spending Credit

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited.
- Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- If a customer holds more than one BOC Credit Card, the Free Spending Credit will be credited to the highest tier BOC Credit Card Account (the credit card tier in descending order is *NCB Wealth Management Visa Infinite Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World MasterCard, NCB Wealth Management CUP Dual Currency Platinum Card, NCB Wealth Management MasterCard Platinum Card, Platinum Card, Titanium Card, Gold Card and Classic Card*).
- The status of the credit card account must be normal, valid, in good credit condition, without any overdue record, not in breach of the Card User Agreement, not being cancelled for any reasons when the Free Spending Credit is credited by the Card Company. Otherwise, the Bank and the Card Company reserve the right to forfeit the relevant offer without prior notice.

General Terms:

- The above offers are only applicable to personal customers and do not apply to the Bank's staff.
- Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotional offers that are not listed in this promotional material.
- The above offers and services are subject to the relevant terms. For details, please contact the Bank's staff.
- For information relating to the terms and conditions and charges of our services and accounts, please refer to the relevant Conditions and Rules for Services, Services Information, Guides and Schedule of Charges.
- The Bank and the Card Company reserve the right to amend, suspend or terminate the above offers and services, and amend the relevant terms at any time at its sole discretion without prior notice to customers.
- In case of any dispute(s), the decision of the Bank and the Card Company shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotional material, the Chinese version shall prevail.