



NOTICE

7 Nov 2008

With effect from 8 Nov 2008, the Hong Kong Dollar savings deposit rate and Foreign Currency savings deposit rate are as follows:

The tiered interest rate structure for Hong Kong dollar savings accounts:

Daily Account Balance (HK\$)	Interest Rate (p.a.)
Below \$3,000	0%
\$3,000 to \$9,999	0.01%
\$10,000 to \$149,999	0.01%
\$150,000 or above	0.01%
Interest Rate Privilege Scheme:	
\$500,000 and above	Enjoy an addition bonus of 0.01% p.a.

The tiered interest rate structure for foreign currency savings accounts:

Daily Account Balance #	Interest Rate (p.a.)
Lower than the specified Balance	0%
Higher than or equal to the specified Balance	Foreign Currency Savings Rate ¹

Specified Daily Account Balance for foreign currency savings accounts:

Currency	Daily Account Balance	Currency	Daily Account Balance
USD	USD 1,000	GBP	GBP 200
AUD	AUD 500	JPY	JPY 30,000
CAD	CAD 500	NOK	NOK 2,000
CHF	CHF 500	NZD	NZD 500
DKK	DKK 2,000	THB	THB 10,000
EUR	EUR 200	SEK	SEK 2,000
SGD	SGD 500	RMB	RMB 5,000

For enquiries, please contact our branch staff or call our customer service hotline on 2622 2633.

Nanyang Commercial Bank Ltd.

Remarks:

1) Foreign Currency Savings Rate means such rate announced by us from time to time

The above fees are subject to change and the new charges will be announced by us from time to time.