最新優惠
HOT OFFERS

NCB Wealth Express Card

Nanyang Commercial Bank, Limited ("NCB") and Nanyang Commercial Bank (China), Limited("NCB(China)")# jointly introduce NCB Wealth Express Card Service, which is specially designed for customers who travel frequently between Hong Kong and the Mainland of China ("Mainland") to enjoy hassle-free cross-border banking services.

With the NCB Wealth Express Card, you can withdraw cash via ATMs and make purchases through EPS terminals/ CUP POS terminals in Hong Kong, the Mainland and overseas[1].

1. Please refer to "Notes: Cash withdrawal and transaction limit at ATMs outside Hong Kong" overleaf.

Service Highlights

One Card with Two Accounts

Simply by taking up NCB Wealth Express Card Service, you can have your personal accounts bearing the same name with NCB and NCB (China) under one card. With NCB Wealth Express Card, you can withdraw HKD cash at ATMs marked with the or logo in Hong Kong and withdraw local currencies via ATMs marked with the logo in the Mainland and worldwide.

Flexible Account Management Service

If you withdraw cash via designated ATMs[2] or make purchase through EPS terminals/ CUP POS terminals, when the balance at the first designated account is insufficient, the entire withdrawal/ transaction amount will be debited automatically from the other designated account of NCB Wealth Express Card ("Flexible Account Management Service"). NCB Wealth Express Card Service offers unparalleled flexibility in managing your finance.

2. For details of the designated ATMs, please refer to "Rules: NCB Wealth Express Card".

Unobstructed Internet Banking Service

If you have NCB Internet Banking and NCB (China) Internet Banking, you can conveniently access the corresponding account balance enquiry and transaction records via NCB Internet Banking and NCB (China) Internet Banking accordingly.

Privileged Customer Service

With Wealth Management NCB Wealth Express Card, you can enjoy priority banking services at any branches of NCB and NCB (China)[3].

3. Only applicable to Wealth Management NCB Wealth Express Card.

Simple Application Procedure

Holding an NCB Hong Kong Dollar Savings Account and an NCB (China) Savings Account in CNY/ FCY (Statement Account), you are apply for an NCB Wealth Express Card simply. If you do not have those saving accounts, please contact our staff at any branch of NCB for details.

NCB Enquiry Hotline：(852) 2622 2633 **website: www.ncb.com.hk**

NCB (China) Enquiry Hotline:

(852)2929 2988 (HK) or
(86)400 830 2066 (Call from the Mainland via fixed line) or
(86)800 830 2066 (Call from the Mainland via mobile phone)
website：www.ncbchina.cn

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Notes: Cash withdrawal and transaction limit at ATMs outside Hong Kong

- For cash withdrawals via ATMs outside Hong Kong (excluding the Mainland and some JETCO ATM terminals in Macau) involving debit from the NCB Linked Account, customers are required to activate in advance the function of ATM cash withdrawal outside Hong Kong for their NCB Wealth Express Cards by setting the validity period and daily withdrawal limit via designated channels (depending on the regions and ATM networks). The maximum cash withdrawal limit outside Hong Kong for each NCB Wealth Express Card owned by customers cannot exceed their daily cash withdrawal limit at NCB.
- For cash withdrawals via ATMs in the Mainland involving Flexible Account Management Service (debit from the NCB Linked Account), customers are required to activate in advance the function of ATM cash withdrawal outside Hong Kong for their NCB Wealth Express Cards by setting the validity period and daily withdrawal limit via designated channels (depending on the regions and ATM networks) in order to complete the auto-debit transactions. Such transactions will share the same limit with cash withdrawal transactions outside Hong Kong. The maximum cash withdrawal limit outside Hong Kong for each NCB Wealth Express Card owned by customers cannot exceed their daily cash withdrawal limit at NCB.
- Activation of ATM withdrawal function outside Hong Kong is not required for cash withdrawal transactions performed at some JETCO ATM terminals in the Mainland and Macau.
- The ATM withdrawal function outside Hong Kong will come into effect on the valid date designated by customers. The shortest validity period can be one day while the longest validity period can be set to last until the card expiry date. The daily withdrawal limit will be calculated according to designated currency of the debit account selected. If the transaction amount is debited from a HKD Account, the daily withdrawal limit will be calculated in Hong Kong dollar.
- For details of the activation of ATM withdrawal function outside Hong Kong and the setting of validity period and daily withdrawal limit, please refer to “Rules: NCB Wealth Express Card” and the promotion material or contact the staff of NCB.

Terms and Conditions ：

- NCB Wealth Express Card is only applicable to personal customers.
- NCB Wealth Express Card is subject to terms. For details, please refer to “Rules: NCB Wealth Express Card” and Service Charges of NCB Wealth Express Card or contact the staff of NCB.
- NCB reserves the right to change or cancel this promotion material, and to amend the terms and conditions described above at its sole discretion.
- In case of any dispute relating to this promotion material, the decision of NCB shall be final.
- In case of any discrepancy between Chinese and English versions of this promotion material, the Chinese version shall prevail.

Remark:

 # NCB (China) is a commercial bank incorporate in the Mainland of China and wholly owned by Nanyang Commercial Bank, Limited. NCB (China) is neither an authorized institution of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong, and NCB is not an agent of NCB (China).

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