

## **Service Enhancements of BOC Card Dual Currency Settlement with Multi Network**

As part of our continuous efforts to enhance our services, Nanyang Commercial Bank, Ltd. will provide a brand new “Dual Currency Settlement with Multi Network” BOC Card service to our valued customers with effect from 18 April 2010 (“Effective Date”). For VIP, Prime, i-Free and BOC Card cardholders, you can enjoy the following comprehensive, quality and innovative ATM card services:

### **Worldwide Cash Access with Multiple Networks**

You can make purchase at merchant outlets that display the “EPS” and “UnionPay” signs with your BOC Card. In addition to enjoying cash withdrawal service at ATMs of the Bank and those displaying the “JETCO” logo, you will be able to use the Card to withdraw cash from ATMs displaying the “UnionPay” and “PLUS” logos around the world. The worldwide networks of both “UnionPay” and “PLUS” covering more than a million ATMs will bring you unprecedented cash access convenience any time, any where.

### **Dual Currency Settlement Allows Savings on Currency Conversion Costs**

You can enjoy savings on currency conversion costs when your BOC Card is linked to both your HKD account and RMB account. Transactions including purchases and cash withdrawals in RMB will be debited from RMB account whereas those in HKD and other foreign currencies will be debited from HKD account. Please visit any of our branches should you require to open an RMB account to enjoy the added convenience.

### **Extra Convenience from Auto Transfer among Accounts**

You can enjoy greater flexibility by activating your BOC Card for the “Auto Transfer” function among accounts linked to your card. Whenever you spend or withdraw cash with your card at the “UnionPay” network, the transaction amount will be directly debited from your other account linked to your card, provided that the outstanding balance of your designated transaction account is not sufficient. Should you need to activate the service, please visit any of our branches after the effective date.

Customers holding BOC Card (HKD) that displays the “UnionPay” logo will automatically enjoy the multiple network and dual currency settlement service starting from the effective date, while those holding BOC Card with the “PLUS” logo will have their cards replaced by phases free of charge.

Should you have any enquiries, please feel free to call our customer service hotline at (852) 3988-2929 (Service hours: Monday to Friday: 9:00am – 7:00pm, Saturday 9:00am – 1:00pm) or visit any of our branches. We look forward to serving you in the future.

Nanyang Commercial Bank, Ltd.  
18 March 2010

#### Remarks :

(1) From the effective date, BOC Card with the “UnionPay” logo (including VIP, Prime, i-Free and BOC Card) will not be applicable to “中銀通” network. (2) There will be a HKD 15 / RMB 15 charge per transaction (dependent on the currency type of your account debited) levied for cash withdrawal at ATMs of the “UnionPay” network and HKD 25 per transaction through the “PLUS” ATM network. (3) “General Information” booklet, “Supplemental Information On Renminbi Services” and “General Banking Services Charges” will be amended in line with this service upgrade. You may contact our branches for more detailed information. (4) If you do not accept the enhanced services or services as revised, please contact our branch staff before the effective date and the Bank will cancel the service according to your instruction. Please note that the above revision shall be binding on you if you use or maintain your BOC card with us after the effective date.