

南洋商業銀行有限公司
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NANYANG COMMERCIAL BANK, LTD.
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April 2005

Dear Valued Customer,

Enhanced Stock Information Services by *iT's Online Banking*

Nanyang Commercial Bank is committed to providing quality banking services to customers. With effect from 25 April 2005, our stock information and quote services offered by *iT's Online Banking* will be enhanced to help you capture every opportunity to grow your wealth. The newly introduced information services include:

- Real-time stock quote¹ (addition of bid-ask queue and broker queue)
- Stock charts
- Listed company profiles
- Live news
- Commentary
- Market sectors information (including index overview and related news), etc.

Meanwhile, we will introduce two revised real-time stock quote service plans², namely the Basic Plan and the Monthly Plan³:

1. Basic Plan (Default Service Plan)

- **Free Quotes⁴**

Customers	Monthly free real-time stock quotes
Securities account holders	500 Quotes
Wealth Management VIP and Wealth Management Prime account holders	1,000 Quotes

- **Transaction Bonus Quotes⁵**

If you successfully buy/sell securities through any of our trading channels, 200 bonus quotes will be granted to you for each transaction or every accumulated transaction amount of HKD50,000 or equivalent, whichever is higher. The following example demonstrates the monthly total free quotes a securities account holder can enjoy:

Total number of transactions: 3

Accumulated transaction amount: HKD 240,000 (240,000/50,000 = 4.8)

Total free quotes: 500 (free quotes) + 4 x 200 (bonus quotes) = 1,300 quotes

- **Additional Fees⁶**

HKD0.1 will be charged for each additional quote used. Minimum monthly charge is HKD10.

You can check your real-time quote and billing record at the *Quote Meter* on *iT's Online Banking* whenever you want.

2. Monthly Plan

Besides Basic Plan, you may select unlimited real-time stock quote service for just HKD228 per month. If your monthly accumulated transaction amount reaches HKD1,000,000 or more, your service fee of the following month will be waived.

For queries, please visit any of our branches or call our Customer Services Hotline at (852) 2622 2633.

Yours faithfully,

Nanyang Commercial Bank, Ltd

1. Real-time stock quote enquiry refers to the duration starting from 30 minutes before market opening of each trading session to 60 minutes after market closing of the trading session.
2. Real-time stock quote service plans will be effective from 25 April 2005. These plans are only applicable to customers who have registered their securities account via *iT's Online Banking*. Otherwise, customers can only enjoy free non real-time quote service. The new stock information service will replace the existing stock quote service from 29 May, 2005.
3. Each *iT's Online Banking* account is entitled to ONE real-time stock quote service plan only.
4. Free quotes of the Basic Plan can only be enjoyed during that particular month. Unused free quotes will be void.
5. Bonus quotes will remain effective until the end of next month. The total number of transactions and accumulated transaction amount are calculated on a monthly basis. The number of transaction will be counted based on the transaction statement.
6. Real-time quote fees will be deducted from the customer's *iT's Banking* settlement account on the first banking date of the following month.

【This is a computer generated printout and no signature is required.】