



網上銀行 / 手機銀行

服務指南

(中文版)

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▶▶ 網上銀行

☞ 簡介

南洋商業銀行(「本行」)的網上銀行為您提供全面的理財和投資服務及多項專享優惠*。配合穩妥的保安技術，您可安心進行各項交易。

*詳情請向本行職員查詢。

☞ 登入方法

- 登錄本行網址www.ncb.com.hk，按 **本港個人網上銀行**。



- 登入網上銀行，您需輸入您的網上銀行號碼/用戶名稱，網上銀行密碼及驗證碼。



如您已預設使用保安編碼器登入網上銀行，在輸入網上銀行號碼/用戶名稱，網上銀行密碼及驗證碼。請在保安編碼器上按 ，屏幕上將產生6位數字的保安編碼，輸入此保安編碼登入。

☞ 服務特點

✦ 首次登入或登記

- 首次登入或登記網上銀行服務，客戶可使用以下賬戶號碼
 - 儲蓄/往來賬戶
 - 信用卡賬戶
 - 「南商理財」/「智盈理財」/「自在理財」
 - 網上銀行號碼
 - 電話銀行號碼
- 請於網上銀行登入版面按此按鈕：

✦ 網上開立投資賬戶

- 網上開立投資賬戶，可即時進行交易。

✦ 注意事項

- 每次交易完成後，可獲一個「交易編號」，請保留此「交易編號」作日後參考用途。

☞ 服務範圍

理財

- 我的賬戶
- 轉賬
- 本地銀行轉賬
- 匯款
- 貨幣兌換
- 定期存款
- 電子支票
- 實物支票
- 月供計劃
- 綜合月結單
- 登記發薪服務

繳付賬單

- 我的賬單
- 繳付內地商戶賬單
- 定期繳費
- 交易紀錄
- 直接付款授權

投資

- 概覽
- 港股證券
- 港股證券孖展
- A股證券
- A股證券孖展
- 基金
- 貴金屬及外匯孖展
- 貴金屬
- 外匯掛鈎投資
- 投資存款
- 結構性投資
- 債務證券/存款證
- 新股認購/貸款
- 客戶投資取向問卷/短片

保險

- 申請
- 保單資料
- 下載表格
- 計算機

信用卡

- 概覽
- 結賬
- 繳付賬單
- 月結單分期付款計劃
- 現金存戶
- 現金分期
- 交易紀錄
- 確認收妥新卡
- 查詢電子結單
- 申請信用卡
- 查詢申請進度
- 簽賬得FUN
- 增值服務
- 索取結單副本

人民幣

- 服務概覽

強積金

- 綜合賬戶結餘
- 最近供款查詢

電子結單

- 查詢結單
- 結單設定
- 重發郵寄結單

開立賬戶

- 儲蓄/往來賬戶
- 南商理財
- 智盈理財
- 自在理財

個人助理

- 信息
- 最近十筆交易紀錄
- 預設交易概覽
- 證券會籍計劃
- 電子提示
- 自選資訊
- 電子邀請

個人設定

- 賬戶設定
- 額度設定
- 保安設定
- 境外自動櫃員機提款設定
- 查價計劃
- 更改密碼
- 更改個人資料
- 版面設定
- 設定用戶名稱
- 手機銀行設定

理財服務

查詢賬戶餘額

- 查閱您名下已登記賬戶的結餘。
- 「可用餘額」為可即時動用的款項。
- 「賬面餘額」包括已入賬、但需待結算後方能動用的支票及其他票據金額。

轉賬

- 接受辦理預設轉賬交易。
- 可辦理南洋商業銀行賬戶間之轉賬。
- 每天撥款至第三者賬戶的總限額為港幣500,000*。

本地銀行轉賬

- 可辦理轉賬至其他本地銀行的交易。
- 使用特快轉賬，正常情況下款項可即日到账。
- 使用電子轉賬，正常情況下款項於交易後的1個工作天(不包括星期六)到账。
- 每天撥款至本地銀行第三者賬戶的總限額為港幣500,000*。
- 使用電子轉賬(特快處理)，正常情況下款項最快可於當日送抵收款銀行。

匯款

- 可辦理電匯及中銀快匯。
- 接受辦理預設及常設指示的匯款申請。
- 查詢最近的匯出/匯入交易紀錄。
- 每天匯款至第三者賬戶的總限額為港幣500,000*。

*轉賬、本地銀行轉賬及匯款至第三者賬戶的每天撥款總限額為港幣500,000。

信用卡結賬

- 透過您的儲蓄/往來賬戶，直接支付已預先登記的(本人或第三方)中銀信用卡賬項。
- 透過網上銀行可登記第三者中銀信用卡。

貨幣兌換

- 提供港元與人民幣或外幣之間的兌換服務，外幣更可進行交叉盤兌換。
- 可辦理預設未來45日內的預設兌換指示。

常設兌換服務

- 靈活兌換週期：每日、每週、每兩週、每月、每三個月、每六個月及每十二個月一次。
- 如設有目標匯率：每天進行最多12次匯率比對，若匯價符合或優於客戶所設定的目標匯率，本行將執行有關指示。
- 匯率比對時間：週一至週五08:30—19:30(執行12次，每小時比對1次，或盡早在合理可行的時間內)；週六08:30執行1次。

電子結單

- 可查閱、列印及下載過去13個月的電子月結單，以及過去90天的電子日結單和電子通知書。
- 可辦理各類電子結單的申請。
- 修改電子結單設定，如結單語言及電郵提示。
- 申請郵寄版結單。

定期存款

- 提供港元、人民幣及指定外幣定期存款服務。
- 可開立或結清存款、更改到期指示及查詢存款紀錄。
- 開立外幣定期存款，可從港元儲蓄/往來賬戶、美元往來賬戶或「外匯寶」賬戶扣除款項。如從「外匯寶」賬戶扣除款項，賬戶內必須備有足夠金額的同幣種外幣。
- 開立人民幣定期存款，可從港元儲蓄/往來賬戶、人民幣儲蓄/往來賬戶扣除款項。
- 可在存款到期前的任何一個營業日，透過網上銀行更改到期指示。
- 如需在存款到期日更改到期指示，可使用「定期銷單」。
- 結清定期存款時，相關款項只可存入同幣種賬戶。

繳付賬單

- 適用的賬單類別包括電費、煤氣費、水費、差餉及地租、稅款、電話費、保險費、關稅及證券費用等。
- 「政府或法定機構」、「公用事業機構」、「小學或中學教育」及「專上或專業教育」等類別以外的商戶賬單，於首次繳付賬單時必須使用雙重認證。如尚未啟動雙重認證功能，請親臨本行任何一家分行辦理登記。
- 可捐款予慈善機構。
- 每日最高繳費限額為港幣50,000，本行指定商戶的最高限額為港幣1,000,000(或等值外幣)或為客戶設定的限額。您可透過網上銀行使用雙重認證提升繳費限額或親臨本行任何一家分行提升限額。
- 本行將不時更新繳費商戶的名單，請於網上銀行 **繳付賬單** 項下查看商戶資料。

查詢最近交易紀錄

- 查閱最近的交易紀錄。
- 查詢賬戶交易紀錄，包括港元儲蓄賬戶、港元往來賬戶、人民幣儲蓄賬戶、人民幣往來賬戶、美元往來賬戶、「外匯寶」賬戶及證券提/存倉紀錄。

保險服務

- 提供周全保障，讓您倍感安心。
- 提供多種保險計劃，包括家庭綜合保障、醫療綜合保險、旅遊保險、家居保險、家傭綜合險、意外保險、學生意外保險及高爾夫球險。
- 查詢於網上投保及續保的交易紀錄。
- 收到續期通知書後可在網上申請續保、下載賠償通知書和更改保單申請表。

❖ 登記賬戶及撥款限額管理

- 可透過網上銀行登記您名下的賬戶、信用卡或下調每天撥款限額。
- 登記第三者賬戶、其他本地銀行賬戶、匯款收款賬戶或提升每天撥款限額均須使用雙重認證。

🔍 投資服務

於網上開立投資賬戶，即可享用多元化的投資服務，包括證券買賣、月供股票、基金買賣、債券交易、證券孖展買賣、貴金屬及外匯孖展等。

❖ 證券買賣

- 可買賣證券、更改或取消買賣指示及查閱買賣指示的處理情況。
- 一個證券賬戶，同時買賣港股、上海A股及深圳A股。
- 可即時運用已沽出而未交收的股票款項買入其他股票，靈活捕捉投資良機。
- 證券買賣指示
 - 建議於買賣證券前，先查詢股價。
 - 提供多種買賣盤供選擇，包括增強限價盤、市價盤、競價盤及競價限價盤。
 - 接受沽出碎股交易指示。
 - 如買賣指示不能如期上市或發出的指示不能於當日成交，該指示會自動取消。
 - 請記錄銀行回覆訊息中的交易編號。您或需按此編號查詢、更改或取消買賣指示。
- 更改股數
 - 如需減少買賣股數，輸入的新股數必須包括已成交(如有)的股數。
 - 如需增加買賣股數，請先取消原有的買賣指示，在取消確認後，再重新輸入新的買賣指示。
- 更改股價
 - 若為買入交易，輸入的新價格需高於原指示的買入價格。
 - 若為沽出交易，輸入的新價格需低於原指示的沽出價格。
- 可透過多元化的交易渠道包括網上銀行、手機銀行、電話銀行、投資服務熱線或分行更改或取消證券買賣指示。
- 覆盤
 - 經網上銀行及手機銀行進行的交易，覆盤訊息會以電郵及流動短訊(如已設定)形式發出。
 - 如需要以流動短訊接收網上銀行股票交易的覆盤訊息，可進入 **個人助理** 項下的 **電子提示** 啟動有關服務。
 - 如無法收到覆盤訊息電郵/流動短訊，可進入 **證券** 項下查看 **交易紀錄**。
- 公司行動
 - 網上銀行接受相關服務的公司行動指示，包括供股、公開發售、股份發售、優先認購、股息選擇及收購(視乎公司行動條款及細則)。
- 即時股票報價服務
 - 提供即時市場報價包括排隊價、經紀排位等。
 - 多種查價收費計劃供選擇，包括基本計劃、月費計劃及串流報價。
 - 基本計劃：證券客戶可享預設計劃，每月獲享固定次數的免費即時報價服務，超出部份按使用次數收費。(每次成功買賣證券可獲得額外免費查價服務。)

- 月費計劃：每月支付固定費用以享用無限次即時報價服務。
- 串流報價：每月支付固定費用以享用自動更新的即時報價服務。
- 免費查價次數、計劃內容及收費詳情，可進入 **個人設定** 項下查看 **查價計劃**。
- 可於 **股票查價數量計** 查詢上月及本月的即時查價使用量及費用。
- 股票到價提示服務
 - 可自設股票價位，當市價符合設定價位，本行會將短訊發至您已登記提示服務的手提電話號碼。
 - 此服務適用於「證券會籍計劃」鑽星及金星級別的單名賬戶持有人。
 - 單名賬戶持有人如屬「證券會籍計劃」銀星及晉星級別，其當月累積交易額達等值港幣1,000,000元或以上，可登記享用三個月服務。
- 電子結單
 - 可透過網上銀行隨時查閱及下載最近90日的電子日結單及最近13個月的電子月結單。此外，同一結單會分別列明港股、上海A股及深圳A股的交易記錄，方便查閱。

❖ 證券孖展買賣

- 股票作押比率高達市值70%。
- 可查詢投資餘額、股票孖展作押清單、股票作押比率及交易紀錄。
- 可透過網上銀行及手機銀行進行港股、上海A股及深圳A股孖展交易及調撥按金。
- 免費短訊覆盤服務。

❖ 月供股票計劃

- 可按個人喜好選擇由本行提供的精選股票，每月最低供款金額為港幣 / 人民幣1,000元，在扣除購入股票的手續費後，才用以購入股票。若計劃內月供投資金額為港幣 / 人民幣1,000元或港幣及人民幣各500元，最多可投資兩隻股票；其後多於每月最低供款額的部分會以港幣 / 人民幣500元的倍數遞增。
- 每個計劃最多可選擇20隻股票，手續費按每個計劃收取，僅為供款金額的0.25%，即每月最低收費只需港幣/人民幣50元(已包括佣金、印花稅、交易徵費及交易處理費)。此外，更豁免保管費及代收股東權益(例如股息)手續費。
- 可透過自動轉賬形式從您指定的證券結算賬戶或中銀信用卡扣取每月供款，以證券結算賬戶供款的計劃不設供款上限；以信用卡供款的計劃，每月供款上限以該卡的信用額為準。透過中銀信用卡供款，更可賺取簽賬積分，連續供款時間愈長，兌換積分的比率愈高。
- 以正股的市場價格沽出任何計劃內的股票(即使股票數量未必是整「手」)，獲享更高回報。
- 如需更改或終止計劃，請在下一個交易執行日前的三個營業日之前向本行發出相關指示。
- 更改股票數目、更改供款金額或以另一張中銀信用卡作為扣賬賬戶，均不會影響「連續供款期」的計算。
- 除非本行另行申明，「月供股票計劃」的供款日在每月第十日，若該日並非股票交易日，則會順延至下一個股票交易日。如以中銀信用卡繳付供款，有關的扣款日為供款日前兩個營業日。

- 交易執行日為供款日後第一個股票交易日，交易日當天及其後第一個交易日不接受新增「月供股票計劃」。
- 如本行連續三個月均未能從您的證券結算賬戶或中銀信用卡成功扣除供款，本行有權即時終止有關計劃而不作任何通知。

基金

- 可經網上認購由本行分銷的基金，包括指定的開放式基金及發售期內的保證基金。
- 查詢指定證券賬戶項下所有以銀行代理人名義託管的開放式基金及保證基金的結餘資料。
- 查詢當天或過去45天所有經分行及網上銀行進行的基金交易紀錄及交易處理狀態。(「南商理財」/「智盈理財」/「自在理財」客戶可查閱過去90天的認購紀錄。)
- 查詢現時持有基金的派息紀錄(不多於12期)，亦可查詢過去三個月已贖回基金的紀錄。
- 查閱全面的市場資訊，包括基金價格、資產分配、基金表現、銷售文件及焦點基金等資料。

月供基金計劃

- 可透過網上銀行新增月供基金計劃(「計劃」)、更改計劃的每月投資金額、供款貨幣(只限港元及基金貨幣)及扣賬賬戶，並查詢詳細資料或終止計劃。
- 所有計劃的供款日及認購日期為每月的第20日，如該日為星期六或香港公眾假期，供款日及認購日將順延至下一個香港銀行營業日。
- 所有新增、修改或終止計劃的申請截止日期為有關計劃的供款日前最少三個香港銀行營業日(不包括星期六)。在有關截止日期後遞交的申請將被視作下一月份的申請。
- 可選擇透過在本行開立的指定結算賬戶或中銀信用卡支付每月供款。如透過結算賬戶支付供款，每月供款金額將於供款日扣賬，惟您須確保賬戶有足夠的可用餘額繳付供款。如以中銀信用卡供款，每月供款將在供款日前的兩個香港銀行營業日(不包括星期六)之前或本行指定的其他日期，從信用卡賬戶扣賬，您須確保中銀信用卡有足夠的可用信用額繳付供款。
- 如透過結算賬戶支付每月供款金額，每月供款額最少為港幣1,000(或等值外幣)；如以中銀信用卡支付每月供款金額，每月供款額最少為港幣1,000(或等值外幣)及最多為港幣20,000(或等值外幣)。此外，您可賺取信用卡簽帳積分。
- 如您連續三個月未能支付每月供款金額，本行保留終止有關計劃的權利。
- 如您於開立計劃後的12個月內終止有關計劃，本行保留收取手續費的權利。
- 本行保留隨時修訂及/或取消任何計劃及/或任何上述條款及細則的權利。

貴金屬及外匯孖展

- 透過您名下的「貴金屬及外匯孖展」賬戶，可買賣九九金、公斤條、倫敦金、倫敦銀、多種外匯貨幣及交叉盤組合。
- 可查詢貴金屬及外匯孖展買賣價。
- 接受多種貨幣作為按金。
- 以定期存款作保證金可免繳付按金。
- 免收佣金或手續費。

貴金屬

- 透過您名下的「貴金屬孖展」賬戶，可買賣各類貴金屬，包括九九金、九九九九金、倫敦黃金、倫敦銀及蘇黎世白金。
- 查詢賬戶資料。
- 查詢貴金屬報價。

外匯掛鈎投資

- 查詢合約資料。
- 開立雙貨幣投資及期權投資。
- 可進行平盤交易。
- 查詢參考利率及協定匯價。
- 計算機功能。

投資存款

- 以投資貨幣作篩選，選擇合適的結構性投資產品。
- 查詢最近的申請紀錄。
- 查詢尚未到期的存款資料。

結構性投資

- 以投資貨幣作篩選，選擇合適的結構性投資產品。
- 查詢最近的申請紀錄。
- 查詢尚未到期的投資資料。

債務證券/存款證

- 提供首次公開發售服務。
- 可在二手市場買賣。
- 查詢賬戶資料。
- 查詢債務證券二手市場價格。

新股認購/貸款

- 可透過網上銀行及手機銀行申請新股認購貸款及以黃表方式認購新股。
- 如以黃表認購新股或透過網上銀行/手機銀行申請新股認購貸款，獲分配的新股會直接存入您的證券賬戶，您可於新股上市後即時買賣。

財經資訊

- 查詢各項存款利率、匯率牌價、貴金屬及外匯孖展買賣價、貴金屬價格、外匯掛鈎投資參考利率及匯價、債務證券報價、基金資訊、港股及A股資訊、認股證及牛熊證資訊。

信用卡服務

- 查詢信用卡的結欠金額、最低付款額、付款日期、信用總額及可用積分等資料。



- 查閱最新交易詳情及過去三個月的月結單資料。
- 透過「現金存戶」及「現金分期」服務，您可隨時將中銀信用卡的可用餘額套現，並存入您的賬戶。
- 可申請網上月結單、補領信用卡月結單以及換領禮品。

強積金

- 查詢您的強積金賬戶資料。
- 查詢最近期及上一期強積金供款紀錄。

其他服務

- 可止付支票及查詢支票簽發狀況；更改網上銀行密碼、個人資料及保安設定(包括申請及啟用保安編碼器)。
- 您所申請的綜合月結單及往來賬戶月結單將會郵寄給您。
- 您所申請支票簿，劃線支票簿將以平郵寄遞，而來人支票簿則會以掛號形式寄出；掛號郵件的郵費會從您的往來賬戶扣除。
- 提供計算機功能供使用(適用於保險服務、外匯掛鈎投資、零存整付、定期存款及按揭貸款)。

保安資訊

- 完成交易後，必須按 **登出** 離開網上銀行服務，以防止您的個人資料外洩。
- 基於保安理由，系統會在您停止操作之後一段時間自動登出，以防止發生任何未獲授權的交易。如您一段時間沒有更改網上銀行密碼，系統於登入時將有訊息提示更改網上銀行密碼。
- 為保障您的個人私隱及資金安全，請勿向任何人士透露您的網上銀行賬戶號碼、用戶名稱及網上銀行密碼，並且應不時更改您的網上銀行密碼。
- 切勿透過任何電子郵件提供的超連結登入網上銀行。本行不會以電郵方式要求客戶提供賬戶號碼、密碼或任何個人資料。
- 本行採用國際認可的Secure Socket Layer (SSL) 128位元加密技術，保障資料能安全傳送。
- 若您連續五次輸入錯誤密碼，您的網上銀行密碼將被凍結並無法登入。您可親臨本行各分行辦理手續，或透過電話銀行釋放被凍結的密碼，如下：
 1. 登入電話銀行
 2. 請按 **5**「支票服務、綜合月結單或更改網上銀行服務設定」
 3. 再按 **6**「解除被凍結的網上銀行服務」
- 您可選擇使用保安編碼器作為雙重認證工具。
- 如需取消網上銀行服務，可在登入電話銀行後，先按 **5**，再按 **5**，繼而選取「暫停或終止網上銀行」；亦可親臨開戶分行辦理。日後如需重新啟動網上銀行服務，可親臨本行任何一家分行辦理。

▶▶ 流動應用程式



此應用程式同時適用於手機及平板電腦，版面顯示能因應手機或平板電腦屏幕尺寸自動調節，為您提供最佳的瀏覽體驗。



請即透過官方軟件應用商店搜尋「NCB」或掃描上述二維條碼，免費下載本行流動應用程式。該程式適用於任何流動電話網絡*。

註：
*在下載手機程式前，請向相關的電訊服務供應商查詢電話服務收費計劃，特別是漫遊數據收費。
操作系統要求：iOS 6.0或以上；Android 4.0或以上



按喜好編輯主頁顯示內容

按左上方選單即可
揀選您所需的服務



按右上方選單設定語言
及查閱其他資訊

本行的流動應用程式提供下列服務：

- 
 - 登入
 - 手機銀行 (連結至手機銀行登入版面)
 - 網上銀行 (連結至網上銀行登入版面)
 - 企業網上銀行 (連結至企業網上銀行登入版面)

- 
 - 電子支付
 - 小額轉賬
 - 電子支票

- 
 - 分行網絡
 - 搜索附近分行
 - 按地區搜索分行

- 
 - 優惠
 - 信用卡優惠 
 - 銀行服務優惠
 - 我喜愛的優惠

- 
 - 投資資訊
 - 港股資訊
 - A股資訊
 - 外匯/貴金屬
 - 基金
 - 人民幣服務

- 
 - 按揭 (連結至本行「按揭專家」應用程式 )



- 旅遊
 - 旅遊保險申請



- 工商服務
 - 最新推廣
 - 貸款申請
 - 工商服務網絡



- 服務通知



- 南洋商業銀行網站



- 日常生活資訊
 - 即時香港天氣資訊



- 個人化設定
 - 按個人喜好靈活編排主頁頁面顯示內容

- 操作示範



使用iOS手機平台的客戶，請於App Store搜尋"NCB"，下載手機程式至您的iPhone、iPod touch及iPad，或於互聯網瀏覽器網址列輸入"<https://itunes.apple.com/hk/app/ncb/id454366761?mt=8>"，透過iTunes安裝應用程式。

使用Android手機平台的客戶，請於Google Play搜尋"NCB"，下載手機程式至您的Android手機，或於互聯網瀏覽器網址列輸入"<https://play.google.com/store/apps/details?id=com.ncb.com>"，透過Google Play安裝應用程式。

▶▶▶ 手機銀行

☐ 簡介

南商流動應用程式提供各項銀行及證券服務，版面簡易清晰，讓您不再受時間或地域限制，隨時隨地透過任何流動電話網絡*輕鬆處理個人財務。

如您是本行的網上銀行客戶，只需輸入網上銀行的登入資料，即可使用手機銀行服務。如您尚未登記本行的網上銀行服務，請親臨本行任何一家分行辦理登記。

* 請向相關電訊服務供應商查詢電話服務收費計劃，特別是數據漫遊收費。



☐ 系統要求

本行的手機銀行服務一般可支援配備有互聯網瀏覽器的絕大部份手機型號。您毋須安裝任何指定軟件，即可透過手機的瀏覽器連接互聯網，輕鬆享用手機銀行服務。建議使用的操作系統及瀏覽器包括：

1. iOS 6或以上(預設瀏覽器)
2. Android 4.0或以上(預設瀏覽器)
3. Windows Phone 8.0或以上(IE Mobile 10或以上)



登入方法

您可在手機的互聯網瀏覽器網址列輸入 <https://m.ncb.com.hk> 或直接使用本行的流動應用程式並輸入網上銀行號碼/用戶名稱，網上銀行密碼，驗證碼，登入手機銀行。

您可將手機銀行網址存為書籤，日後瀏覽網站時，便無需再次輸入網址。

如連續五次輸入錯誤的網上銀行密碼，密碼將被凍結，您將無法登入網上銀行及手機銀行。重新啟動密碼，您需親臨本行任何一家分行辦理或按以下步驟致電電話銀行：

1. 致電電話銀行
2. 按 **5** 「支票及月結單服務或更改網上銀行設定」
3. 再按 **6** 「解除因輸入密碼錯誤而被凍結的網上銀行」

完成交易後，請按 **登出** 離開手機銀行服務，以防止您的個人資料外洩。基於保安原因，系統會在您停止操作之後的一段時間自動登出，以防止未經授權的交易。



服務範圍



證券

- 港股及A股證券
 - 買賣交易
 - 股票資訊
 - 交易紀錄
 - 賬戶資料
- 港股及A股證券孖展
 - 買賣交易
 - 股票資訊
 - 交易紀錄
 - 賬戶資料
 - 按金調撥
 - 作押清單
- 新股認購/貸款
 - 申請
 - 配股結果
 - 貸款申請紀錄
 - 貸款計算機



理財

- 轉賬
 - 小額轉賬
 - 本地銀行轉賬
- 貨幣兌換
 - 兌換
 - 賬戶資料
 - 牌價
- 定期存款
 - 開立存款
 - 交易紀錄
- 電子支票
 - 簽發
 - 存入
 - 查詢狀態
 - 範本
 - 止付
- 實物支票
 - 查詢狀態
 - 止付



其他投資

- 貴金屬及外匯孖展
 - 參考價
 - 買賣交易
 - 指示紀錄
 - 賬戶資料
 - 指定平倉
 - 平倉紀錄
 - 保證金
- 貴金屬
 - 買賣交易
 - 賬戶資料
 - 交易紀錄
 - 報價



資訊

- 匯率牌價
- 港股資訊
- A股資訊
- 貴金屬報價



設定

- 境外自動櫃員機提款設定
- 更改密碼
- 更改電郵地址
- 主頁設定



我的賬戶

- 賬戶概覽
- 交易紀錄
- 綜合資產分佈



助理

- 最近10筆手機銀行交易紀錄



繳付賬單

- 我的賬單
- 新賬單
- 交易紀錄



信用卡

- 賬戶資料
- 交易紀錄
- 結賬
- 繳付賬單
- 現金存戶
- 現金分期



保安資訊

- 完成交易後，必須按 **登出** 離開手機銀行服務，以防止您的個人資料外洩。
- 基於保安理由，系統會在您停止操作之後一段時間自動登出，以防止發生任何未獲授權的交易。如您一段時間沒有更改手機銀行密碼，系統於登入時將有訊息提示更改手機銀行密碼
- 為保障您的個人私隱及資金安全，請勿向任何人士透露您的手機銀行賬戶號碼、用戶名稱及手機銀行密碼，並且應不時更改您的手機銀行密碼。



- 切勿透過任何電子郵件提供的超連結登入手機銀行。本行不會以電郵方式要求客戶提供賬戶號碼、密碼或任何個人資料。
- 本行採用國際認可的Secure Socket Layer (SSL) 128位元加密技術，保障資料能安全傳送。
- 若您連續五次輸入錯誤密碼，您的手機銀行密碼將被凍結並無法登入。您可親臨本行各分行辦理手續，或透過電話銀行釋放被凍結的密碼，步驟如下：
 1. 登入電話銀行
 2. 請按 **5** 「支票及月結單服務或更改網上銀行設定」
 3. 再按 **6** 「解除因輸入密碼錯誤而被凍結的網上銀行」

聯絡我們

客戶如有查詢，歡迎閣下親臨本行任何一家分行。客戶亦可致電，
 南洋商業銀行客戶服務熱線：(852) 2622 2633
 24小時網上銀行保安熱線：(852) 2850 1100
 或瀏覽本行網站 www.ncb.com.hk。



風險披露

以下風險披露聲明不能披露所有涉及的風險。在進行交易或投資前，您應負責本身的資料蒐集及研究。您應按本身的財政狀況及投資目標謹慎考慮是否適宜進行交易或投資。本行建議您於進行交易或投資前應尋求獨立的財務及專業意見。假如你不確定或不明白任何有關以下風險披露聲明或在進行交易或投資中所涉及的性質及風險，您應尋求獨立的專業意見。

投資雖可帶來獲利機會，但每種投資產品或服務都有潛在風險。由於市場瞬息萬變，投資產品的買賣價格升跌及波幅可能非如客戶預期，客戶資金可能因買賣投資產品而有所增加或減少，投資的損失可能等同或大於最初投資金額。基於市場情況，收益是會變化的，部份投資或不能即時變現。客戶在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。個別投資產品的性質及風險詳情，請參閱有關銷售文件。客戶應徵詢獨立財務顧問的意見。

證券交易的風險

證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

買賣上市人民幣產品的風險

投資 / 市場風險

與任何投資一樣，人民幣股票產品也有投資風險。二級市場中的人民幣股票產品價格可升可跌，即使人民幣相對港元或其他貨幣升值，投資者的投資亦可能遭受損失。

流通性風險

人民幣股票產品未必有常規交易或活躍的二級市場，因此投資者可能無法及時出售所持有的人民幣股票產品投資，或不得以大幅低於價值的價格折讓此產品。此外，如果中華人民共和國中央政府收緊外匯管制措施，人民幣或人民幣股票產品的流通性將會受到影響，投資者可能面臨更大的流動性風險。

貨幣風險

如果投資者為持有人民幣以外的本地貨幣的非內地投資者，在投資人民幣股票產品時將面臨貨幣風險。在買賣人民幣股票產品時，該類投資者需進行本地貨幣及人民幣之兌換，將須支付貨幣兌換成本，即人民幣買入及賣出價格之間的差額。即使投資者的人民幣股票產品價格持續不變，但因為買賣人民幣存在差價，投資者在賣出此類產品時也不一定能夠獲得同樣金額的港元。此外，人民幣受限於較為嚴格的外匯管制。儘管中華人民共和國中央政府已放寬限制，允許在香港的銀行經營部分人民幣業務，但人民幣仍不能在香港自由兌換。投資者可能無法在預期時間內進行人民幣兌換及/或無法兌換預期數量，或完全不能兌換，因而帶來投資損失。中華人民共和國中央政府的外匯政策或會改變，對投資者的投資帶來負面影響。



匯率風險

人民幣股票產品以人民幣交易和結算，故存在匯率風險。人民幣投資受匯率波動而產獲利機會及虧損風險。客戶如將人民幣兌換為港元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。人民幣並不保證不會貶值，人民幣貶值可能會對投資者的人民幣股票產品價值帶來負面影響。因此人民幣股票產品不宜用作對人民幣/港元匯率波動進行投機的投資工具。

違約風險及信用風險

一般而言，人民幣股票產品同樣面臨可能與其他貨幣計價股票產品相關的常見違約風險。

人民幣股票產品的表現受到發行人的營運表現及其他各方面因素影響，亦會受到與發行人可能具有的特別身份或特別的業務策略有關的信貸風險所影響。

新興市場風險

涉及中國內地市場的人民幣股票產品尤其受制於可能來自內地相關市場/產業/領域的風險以及其他因素如政府政策的改變、稅務和政治發展等。

人民幣兌換限制風險(只適用於個人客戶)

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

人民幣兌換限制風險(只適用於企業客戶)

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

經滬港通、深港通買賣中國內地A股的風險

不受投資者賠償基金保障

投資者須注意，香港的投資者賠償基金並不涵蓋滬股通及深股通。此外，中國內地投資者保護基金亦不涵蓋滬股通及深股通。



額度用盡

當滬股通或深港通的每日額度用完時，會即時暫停相應買盤交易訂單(已獲接受的買盤訂單不會因每日額度用盡而受到影響，此外仍可繼續接受賣盤訂單)，當日不會再次接受買盤訂單。

交易日差異

由於滬港通或深港通只有在兩地市場均為交易日、而且兩地市場的銀行在相應的款項交收日均開放時才會開放，所以有可能出現中國內地市場為正常交易日、而香港投資者卻不能買賣A股的情況。投資者應該注意滬港通及深港通的開放日期，並因應自身的風險承受能力決定是否在滬港通或深港通不交易的期間承擔A股價格波動的風險。

前端監控對沽出的限制

對於那些一般將A股存放於券商以外的投資者而言，如果需要沽出所持有的某些A股股票，必須在不晚於沽出當天(T日)開市前成功把該A股股票轉至券商賬戶中。如果投資者錯過了此期限，他/她將不能於T日沽出該A股。

合資格A股的調出

當一些原本為滬港通或深港通合資格股票由於前述原因被調出滬港通或深港通範圍時，該股票只能被賣出而不能被買入。這對投資者的投資組合或策略可能會有影響。投資者需要密切關注兩地交易所提供及不時更新的合資格股票名單。

在香港以外地方收取或持有的客戶資產的風險

持牌人或註冊人在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》(第571章)及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。

基金交易的風險聲明

本文件不構成對任何人作出買賣、認購或交易在此所載的任何投資產品或服務的要約、招攬、建議、意見或任何保證。本文件所載的投資產品或服務並不同等，亦不應被視為定期存款的替代品。投資雖可帶來獲利機會，但每種投資產品或服務都有潛在風險。由於市場瞬息萬變，投資產品的買賣價格升跌及波幅可能非如您所預期，您的資金可能因買賣投資產品而有所增加或減少，投資基金的價格可升可跌，甚至可能變成毫無價值。因此，您可能不會從投資基金中收到任何回報。基於市場情況，部分投資或不能即時變現。投資決定是由您自行作出的，但您不應投資於此產品，除非非中介人於銷售此產品時已向您解釋經考慮您的財政狀況、投資經驗及目標後，此產品是適合您的。您在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。投資涉及風險。請細閱相關的基金銷售文件，以瞭解基金更多資料，包括其風險因素。倘有任何關於本風險披露聲明、進行交易或基金涉及性質及風險等方面的疑問，您應徵詢獨立財務顧問的意見。



證券孖展的風險聲明

藉存放抵押品而為交易取得融資的虧損風險可能極大。您所蒙受的虧蝕可能會超過您存放於有關交易商或證券保證金融資人作為抵押品的現金及任何其他資產。市場情況可能使備用買賣指示，例如「止蝕」或「限價」指示無法執行。您可能會在短時間內被要求存入額外的保證金款額或繳付利息。假如您未能在指定的時間內支付所需的保證金款額或利息，您的抵押品可能會在未經您的同意下被出售。此外，您將要為您的賬戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，您應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合您。

有關貴金屬及外匯孖展買賣的風險披露

槓桿式貴金屬及外匯孖展交易的虧損風險可以十分重大。您所蒙受的虧蝕可能超過您的最初保證金款額。即使您定下備用交易指示，例如「止蝕」或「限價」交易指示，亦未必可以將虧損局限於您原先設想的數額。市場情況可能使這些交易指示無法執行。您可能被要求一接到通知即存入額外的保證金款額。如您未能在所訂的時間內提供所需的保證金或利息款額，您的未平倉合約可能會被平倉。您將要為您的賬戶所出現的任何虧損及對您的賬戶收取的利息負責。額外的保證金要求並不是本行按相關條款及條件對您的未平倉合約進行平倉的先決條件，亦不是任何方式的限制。因此，您應按您本身的財務狀況及投資目標謹慎考慮這種買賣是否適合您。

有關「雙貨幣投資」、「期權投資」及「結構性投資」(每個為「該金融產品」)之附加警告聲明

此乃涉及衍生工具的結構性投資產品。投資決定是由閣下自行作出的，但閣下不應投資在此產品，除非非中介人於銷售此產品時已向閣下解釋經考慮閣下的財政狀況、投資經驗及目標後，此產品是適合閣下的。

外匯掛鈎投資「雙貨幣投資」(「本產品」)風險披露聲明 並非定期存款

本產品並不同等，亦不應被視為定期存款的替代品。本產品並非受保障存款，不受香港的存款保障計劃所保障。

衍生工具風險

本產品內含外匯期權。期權交易涉及高風險。匯率的變動在最壞情況下可能會導致您損失所有的本金金額及利息金額。通過投資本產品，如果在到期日期權在不利您的情況下被行使，無論當時的匯率相距協定匯價多遠，您接受以在當時將是一個較弱貨幣的掛鈎貨幣進行結算的法律義務。

潛在收益有限

最大之潛在收益為在合約內所訂定的特優利率計算的利息。

最大潛在虧損

本產品並不保本。於最壞情況下，您可能會損失全部本金金額及利息金額。



有別於買入掛鈎貨幣

投資於本產品有別於直接買入掛鈎貨幣。在投資期內，您對掛鈎貨幣沒有任何權益。掛鈎貨幣的市場價格變動可能不會導致本產品的表現發生相應改變。

市場風險

本產品的回報與掛鈎貨幣的匯價掛鈎。匯價的波動可以無法預計、突然及巨大，且受複雜的政治及經濟因素所影響。您需承受因匯價波動而引致虧損的風險。

流通性風險

本產品乃為持有至到期而設。除本行同意外，本產品的交易一經確認是不接受到期前提取全部或部份款項。

銀行的信貸風險

本產品並無以任何抵押品作抵押。如果您購買本產品，您將承擔銀行的信貸風險。倘銀行無力償債或違反銀行於本產品項下的責任，您僅能以銀行的無抵押債權人身份提出索償。在最壞情況下，您可能損失您的全部本金金額及潛在利息金額。

貨幣風險

如投資貨幣及/或掛鈎貨幣並非您的本土貨幣，而您選擇在到期時兌換為您的本土貨幣，或如您於到期日收取掛鈎貨幣而選擇兌換成投資貨幣時，匯率波動可能會對產品的潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)產品的潛在回報。

人民幣兌換限制風險

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

(只適用於個人客戶)目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

外匯掛鈎投資「期權投資」(「本產品」)風險披露聲明 並非定期存款

本產品並不同等，亦不應被視為定期存款的替代品。本產品並非受保障存款，不受香港的存款保障計劃所保障。

衍生工具風險

本產品內含外匯期權。期權交易涉及高風險。認購本產品時，您同意將本金金額的全部或一半的潛在利息金額用作買入外匯期權，此期權於到期時有機會變得毫無價值。



最大潛在虧損

本產品屬保本產品(如持有至到期)。於最壞情況下，您可能會損失全部利息金額。而本金金額、利息淨額(如有)及投資回報(如有)亦須承受本銀行的信貸風險。

有別於買入掛鈎貨幣

投資於本產品有別於直接買入掛鈎貨幣。在投資期內，您對掛鈎貨幣沒有任何權益。掛鈎貨幣的市場價格變動可能不會導致本產品的表現發生相應改變。

市場風險

本產品的回報與掛鈎貨幣的匯價掛鈎。匯價的波動可以無法預計、突然及巨大，且受複雜的政治及經濟因素所影響。您需承受因匯價波動而引致虧損的風險。

流通性風險

本產品乃為持有至到期而設。除本行同意外，本產品的交易一經確認是不接受到期前提取全部或部份款項。

銀行的信貸風險

本產品並無以任何抵押品作抵押。如果您購買本產品，您將承擔銀行的信貸風險。倘銀行無力償債或違反銀行於本產品項下的責任，您僅能以銀行的無抵押債權人身份提出索償。在最壞情況下，您可能損失您的全部本金金額、利息淨額(如有)及投資回報(如有)。

貨幣風險

如投資貨幣及/或投資回報的對應貨幣並非您的本土貨幣，並選擇在到期時兌換為您的本土貨幣，匯率波動可能會對產品的潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)產品的潛在回報。

投資存款風險披露聲明

非定期存款

晉息存款與傳統定期存款不同，也不應被視為其替代品。傳統定期存款的投資者不須承擔因本行提前終止此存款而導致的再投資風險。

有限的潛在回報

晉息存款的回報上限為根據在產品的條款概要內所訂明於利息期內累計的潛在利息金額。

本金保障

晉息存款只有於到期日償付或本行根據條款概要所載的條款規定提前終止時才享有本金保障。

市場風險

晉息存款的回報受利率的波動所影響，利率受多種因素影響，包括國家及國際金融、經濟、政治及其他情況及事件，亦可受中央銀行或其他機構所影響。



流動性風險

晉息存款屬於有意持有至到期的投資。此產品的交易一經確認，您不可在到期前提前提取或終止或轉讓您的任何或所有存款。

銀行的信貸風險

晉息存款並無以任何抵押品作抵押。當您購買本產品，您將承擔銀行的信貸風險。倘銀行無力償債或違反銀行於本產品項下的責任，您僅能以本行的無抵押債權人身份提出索償。您的投資可能須蒙受重大損失。

本行提前終止

銀行有權(但無責任)在提前終止日終止晉息存款。如晉息存款在提前終止日被銀行終止，從提前終止日以後您將不會由此存款收到任何回報，並會承擔再投資風險。

貨幣風險

如存款貨幣並非您的本土貨幣，而您選擇在到期時兌換為您的本土貨幣，匯率波動可能會對產品的潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)產品的潛在回報。

人民幣貨幣風險

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

(只適用於個人客戶)目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

結構性投資風險披露聲明

非定期存款

目標匯率投資與傳統定期存款不同，也不應被視為其替代品。本產品並非受保障存款，不受香港的存款保障計劃所保障。

衍生工具風險(適用於保本結構性投資)

目標匯率投資包含了一個歐式的數字貨幣期權，該期權只可於最終匯率議定日在符合指定的行使條件的情況下被行使，在此情況下，您將可取得以較高利率計算的利息金額，否則，您將取得以較低利率計算的利息金額。因此，實際利息金額不可預知。



衍生工具風險(適用於非保本結構性投資)

目標匯率投資包含了一個歐式的數字貨幣期權，該期權只可於最終匯率議定日在符合指定的行使條件的情況下被行使，在此情況下，您將可取得以較高利率計算的利息金額，否則，您將取得以較低利率計算的利息金額及您的本金金額可能蒙受重大虧損。因此，實際還款利息金額不可預知。

有限的潛在回報

目標匯率投資的回報上限為根據在產品的條款概要內所訂明的較高利率計算的利息金額。

僅於到期時屬保本(適用於保本結構性投資)

此產品只有持有至到期日才享有本金保障。

不一定保本(適用於非保本結構性投資)

受貨幣組合匯率的波動所影響，即使此產品持有至到期日您可能只享有限的本金保障。

有別於買入貨幣組合內之貨幣

投資於目標匯率投資有別於直接買入貨幣組合內任何一種貨幣。

市場風險

目標匯率投資的回報受貨幣組合匯率的波動所影響。貨幣匯率可快速波動，並受多種因素影響，包括國家及國際金融、經濟、政治及其他情況及事件，亦可受中央銀行或其他機構所影響。

流動性風險

目標匯率投資屬於有意持有至到期的投資。此產品的交易一經確認，您不可在到期前提前提取或終止或轉讓您的任何或所有投資。

銀行的信貸風險

目標匯率投資並無以任何抵押品作抵押。當您購買本產品，您將承擔銀行的信貸風險。倘銀行無力償債或違反銀行於本產品項下的責任，您僅能以銀行的無抵押債權人身份提出索償。在最壞情況下，您可能損失您的全部本金金額及潛在利息金額。

貨幣風險

如投資貨幣並非您的本土貨幣，而您選擇在到期時兌換為您的本土貨幣，匯率波動可能會對產品的潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)產品的潛在回報。

人民幣兌換限制風險

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。



(只適用於個人客戶)目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

外匯買賣的風險

貨幣投資受匯率波動而產生獲利機會及虧損風險。客戶如將外幣兌換成港幣或其他外幣時，可能因外幣匯率變動而蒙受損失。

人民幣的風險聲明

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

(只適用於個人客戶)目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

一般條款及細則：

- 上述產品及服務受有關條款及細則約束，詳情請參閱有關宣傳簡章或向本行職員查詢。
- 本行保留隨時更改、暫停或取消上述產品、服務及優惠，以及修訂有關條款及細則的酌情權而毋須事前通知。
- 如有任何爭議，本行保留最終決定權。
- 如本資料中、英文版本有任何歧異，概以中文版本為準。

有關保險服務的重要注意事項：

- 有關保險計劃由中銀集團保險有限公司或中國太平保險(香港)有限公司(“保險公司”)承保，本行為保險公司委任之保險代理。
- 保險公司已獲香港保險業監理處授權及監管，於中華人民共和國香港特別行政區經營一般保險業務。
- 保險公司保留根據投保人及/或受保人於投保時所提供的資料，而決定是否接受任何有關保險計劃投保申請的絕對權利。



- 保險公司保留隨時修訂、暫停或取消以上產品、服務以及修訂有關條款的酌情權而毋須事先通知。如有任何爭議，保險公司保留最終決定權。
- 有關保險資料僅供參考，有關保險計劃各項條款及細則以保險公司繕發的正式保單為準。各項保障項目及承保範圍、條款及不承保事項請參閱相關保單。
- 本行以保險公司之委任保險代理身份分銷有關保險計劃，有關保險計劃為保險公司之產品，而非本行之產品。
- 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，本行須與客戶進行金融糾紛調解計劃程序；而有關保險計劃的合約條款的任何爭議，應由保險公司與客戶直接解決。

重要注意事項：

- 本服務指南並非旨在提供任何投資意見，因此，任何人不應賴以作為有關此方面的用途。本服務指南及其內容不構成，也不應被詮釋為提供任何專業意見、或買賣任何投資產品或服務的要約、招攬或建議。
- 本服務指南的內容可隨時予以修改，不作另行通知。
- 本服務指南的所有內容只供參考，並不能作任何編輯、複製或摘錄。

投資涉及風險。您不應只根據本服務指南決定投資於任何產品。您在決定是否投資任何產品前，應閱讀及了解銀行的服務條款及所有銷售文件，以瞭解該產品的性質及風險。

本文件由南洋商業銀行刊發，內容並未經證券及期貨事務監察委員會審閱。





Internet Banking / Mobile Banking
Service Directory
(English version)

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▶▶▶ Internet Banking

↗ Introduction

The Internet Banking provided by Nanyang Commercial Bank (the “Bank”) allows you to enjoy comprehensive banking and investment services as well as various exclusive offers*. Together with our reliable security measures, you can manage your transactions with complete peace of mind.

* For details, please contact the Bank’s staff.

↗ Login Method

- ▶ Please go to www.ncb.com.hk. Click  .



- ▶ To access Internet Banking, you should enter your Internet Banking No. / user name, Internet Banking password, Verification Code.



If you have defaulted the use of Security Device for login to Internet Banking, after entering your Internet Banking No. / user name, Internet Banking password, Verification Code, please press  on the Security Device to generate a 6-digit security code and then enter this code.

↗ Service Features

■ First-Time Login or Registration

- ▶ Customers can use the following account numbers for first-time login or registration of Internet Banking service
 - Savings / Current Account
 - Credit Card Account
 - *NCB Wealth Management / Enrich Banking / i-Free Banking*
 - Internet Banking Number
 - Phone Banking Number
- ▶ Please click the button on the login page of Internet Banking: 

■ Investment Account Opening via Internet

- ▶ Open an Investment Account online to enjoy instant trading services.

■ Note

- ▶ You will be given a “Transaction Number” for each completed transaction. Please keep this number for future reference.

Scope of Services

Banking

- My Account
- Transfer
- Local Bank Transfer
- Remittance
- Currency Exchange
- Time Deposit
- e-Cheque
- Physical Cheque
- Monthly Savings Plan
- Consolidated Statement
- Payroll Service Registration

Bill Payment

- My Bill List
- Bill Payment to Merchants in the Mainland of China
- Regular Bill Payment
- Transaction Record
- Direct Debit Authorisation

Investment

- Overview
- HK Securities
- HK Securities Margin
- A Share Securities
- A Share Securities Margin
- Funds
- Precious Metal / FX Margin
- Precious Metal
- Currency Linked Investments
- Investment Deposit
- Structured Investments
- Debt Securities / Certificates of Deposit
- eIPO Subscription / Financing
- Questionnaire on Investment Preference / Video

Insurance

- Application
- Policy Information
- Download Form
- Calculator

Credit Card

- Overview
- Payment
- Bill Payment
- Statement Pay by Instalment Plan
- Cash Before Card
- Cash Instalment
- Transaction Record
- Card Activation
- e-Statement Enquiry
- Apply Credit Card
- Application Status Enquiry
- Gift Point
- Value-Added Service(s)
- Statement Copy Retrieval

RMB

- Services Overview

MPF

- Fund Balance Enquiry
- Last Contribution Enquiry

e-Statement

- e-Statement Enquiry
- e-Statement Maintenance
- Paper Statement Request

Open Account

- Savings / Current Account
- NCB Wealth Management
- Enrich Banking
- i-Free Banking

Assistant

- Message
- Last Ten Transaction Records
- Preset Transaction Overview
- Securities Club
- e-Alert
- e-Subscription
- e-Invitation

Setting

- My Account
- Limit Setting
- Security Setting
- Set up Overseas ATM Cash Withdrawal
- Quote Service Plan
- Change Password
- Change Personal Information
- Interface Setting
- Create User Name
- Mobile Banking Setting

Banking Services

Account Balance Enquiry

- You can enquire the balance of all your registered accounts.
- “Available Balance” means the amount that is immediately available for use.
- “Ledger Balance” includes the deposit amount of cheques and other notes that have been deposited into the account but yet to be cleared.

Fund Transfer

- Accepts scheduled transfer transaction.
- You can transfer funds to bank accounts within Nanyang Commercial Bank.
- The maximum daily limit of fund transfer to third party accounts is HKD500,000*.

Local Bank Transfer

- Accepts funds transfer to accounts at other local banks.
- With Express Transfer, you can have your funds transferred to the account at the receiving bank on the same day under normal circumstances.
- With Electronic Transfer, you can get your funds transferred to the account at the receiving banks 1 working day (except Saturday) after the transaction under normal circumstances.
- With Electronic Transfer(Express Processing), you can get your funds transferred to the account at the receiving banks on the same day under normal circumstances.
- The maximum daily limit of fund transfer to third party accounts at the local banks is HKD500,000*.

Remittance

- Accepts telegraphic transfer application and BOC Remittance Plus.
- Handles the application for forward dated and standing instructions of remittance.
- You can enquire the latest transaction records of Outward / Inward Remittance.
- The maximum daily limit of fund remittance to third party accounts is HKD500,000*.

* The maximum daily limit of fund transfer, local bank transfer and remittance to third party accounts is HKD500,000.

Credit Card Payment

- You can make payment for your pre-registered BOC Credit Card or any other third party's BOC Credit Card by direct debit from any HKD accounts under your name.
- You can register accounts for transfer and adjust the fund transfer limit online.

Currency Exchange

- HKD/RMB exchange for foreign currency and Cross-currency exchange service are available.
- Accepts scheduled instructions for currency exchange within the next 45 days.

Standing Instruction Service

- Flexible Frequency for currency exchange: once for Daily, Weekly, Bi-weekly, Monthly, Quarterly, Half-yearly or Yearly.
- If the target exchange rate is set: The instruction with the target exchange rate will be compared with the exchange rate as announced by the Bank on the execution date for maximum of 12 times per day. If such rate is the same as or more favorable than the target exchange rate, the instruction will be executed accordingly.
- Exchange rate compare time: The prevailing exchange rate will be checked between about 8:30 and 19:30 from Monday to Friday, subject to a maximum of 12 times per day; On Saturday, the prevailing exchange rate will only be checked at about 8:30.

e-Statement

- Monthly e-statement of the last 13 months as well as daily e-statement and e-advise of the last 90 days are available for you to view, print and download.
- Handles the application for various e-Statements.
- You can amend your e-Statement setting, such as statement language & e-mail alert.
- You can submit request for re-issuance of paper statement.

Time Deposit

- Time deposit in HKD, RMB and other designated foreign currencies is available.
- You can place or uplift deposit, amend maturity instructions or enquire deposit records.
- For placement of time deposit in foreign currencies, funds can be debited from your HKD Savings / Current Account, USD Current Account or Multi-Currency Savings Account. If the funds are debited from your Multi-Currency Account, please ensure this account has sufficient funds of the same currency.
- For placement of time deposit in RMB, funds can be debited from your HKD Savings / Current Account or RMB Savings / Current Account.
- You can amend the maturity instruction for your time deposit via Internet Banking on any business day before the maturity date.
- If you wish to amend the maturity instruction for your time deposit on the maturity date, you can proceed with "Deposit Withdrawal Instruction".
- For uplift of time deposit, the relevant deposit can only be credited to your accounts of the same currency.

Bill Payment

- Applicable bill types include electricity charges, gas charges, water charges, Rates and Government Rent, tax, telephone charges, insurance premium, customs tariff and securities payment, etc.
- Other than the categories of "Government or Statutory Organisation", "Public Utility", "Primary or Secondary Education" and "Post-secondary or Specialised Education", you are required to use two-factor authentication when submitting the payment instructions. If you have not activated the two-factor authentication, please visit any of our branches for registration.
- You can make donations to charity organizations.

- The maximum daily bill payment limit is HKD50,000 whereas the maximum limit of the Designated Merchants of the Bank is HKD1,000,000 (or equivalent in foreign currency) or at an amount set by the customer. You could increase your payment limit on specific government organizations and merchants approved by the Bank by using two-factor authentication via Internet Banking or visiting any branch of the Bank.
- The merchant list may be updated by the Bank from time to time. For details, please refer to the list under [Bill Payment](#) of Internet Banking.

Enquiry of Latest Transactions

- You can retrieve records of latest transactions.
- You can retrieve transaction record of accounts including HKD Savings Account, HKD Current Account, RMB Savings Account, RMB Current Account, USD Current Account, Multi-Currency Savings Account, and Securities Custody record.

Insurance Services

- With our comprehensive protection plans, you can have total peace of mind.
- A wide array of insurance plans is provided, including Family Comprehensive Protection, Medical Comprehensive Protection, Travel Insurance, Home Insurance, Helper Insurance, Accident Insurance, Student Accident Insurance and Golfer Insurance.
- You can enquire the records of your online enrolment and insurance plan renewal.
- After receiving the renewal notice, you can renew the application, download claim form and application form for amendment of policy via Internet Banking.

Account Registration and Transfer Limit Management

- You can register your accounts, BOC credit cards or decrease your daily fund transfer limit via Internet Banking.
- Two-factor authentication is needed for the registration of third party accounts, accounts at other local banks, beneficiary accounts for remittance, or the increase of your daily fund transfer limit.

Investment Services

A complete range of investment tools to serve your financial needs. You can open the investment accounts online. It helps you capture every opportunity in the securities trading, monthly stocks savings, fund trading, bond trading, securities margin trading and Precious Metals / FX Margin trading.

Securities Trading

- You can conduct securities trading, amend or cancel trading orders and enquire the status of your trading orders.
- You can trade Hong Kong stocks, Shanghai A shares and Shenzhen A shares through one securities account.
- Enjoy the flexibility in purchasing securities with the amount of unsettled Sell Orders of securities.
- Stock Trading Instructions

- You are recommended to check stock prices before trading securities.
- Provides various order types, including Enhanced Limit Order, Market Order, At-auction Order and At-auction Limit Order for your selection.
- Accepts odd lot sell order.
- If the stock fails to be listed or traded on the specified date, this trading instruction will be cancelled.
- You are advised to record the transaction number in the reply message sent by the Bank. You may need to quote this transaction number for the enquiry, amendments or cancellations of your instructions.
- Change Stock Quantity
 - If you intend to reduce the trading quantity, the new quantity entered should include those stocks for which transactions have already been completed (if any).
 - If you intend to increase the trading quantity, you should cancel the original trading instructions first. Once your cancellation instructions have been confirmed, you can place a new trading order.
- Change Stock Price
 - For the buy order, the new unit price should be higher than the original bid price.
 - For the sell order, the new unit price should be lower than the original ask price.
- You can amend or cancel stock orders through multiple trading channels, including Internet Banking, Mobile Banking, Phone Banking, Investment Service Hotline or branches.
- Order Notification Service
 - For orders conducted via Internet Banking and Mobile Banking, order notification will be sent by email or SMS (if pre-set).
 - If you wish to receive order notification through SMS for stock orders placed via Internet Banking, you can go to **e-Alert** under **Assistant** for service activation.
 - If you cannot receive any order notification through email or SMS, please refer to **Transaction Record** under **Securities** section.
- Corporate Action
 - Internet Banking accepts corporate action instructions for relevant services including Right Subscription, Open Offer, Share Offer, Preferential Subscription, Dividend Option and Offer (subject to the terms and conditions of the corporate actions).
- Real-Time Stock Quote Service
 - Real-time stock quotes including bid-ask queues and broker queues, etc are available.
 - Various stock quotes service plans are available, including Basic Plan, Monthly Plan and Streaming.
 - Basic Plan: Pre-set plan for securities customers is available with a fixed amount of free real-time stock quotes each month. Fees will be levied for each extra quote used. (You will be rewarded with additional free real-time stock quotes for every successful trading.)
 - Monthly Plan: You can enjoy unlimited real-time stock quotes with a fixed monthly fee.
 - Streaming: A fixed monthly fee is charged for the auto-updated stock quotes.
 - Please refer to **Quote Service Plan** under **Setting** for details of the number of free stock quotes, stock quotes plans and fees.
 - You can check quote usage and the fees of the current month and the previous month via **Quote Meter**.
- Price Alert Service

- You can pre-set your target stock price. When the market price hits the price, the Bank will send SMS to your mobile phone number that has been registered for the alert service.
- This service is applicable to Sole name account holders under the Securities Club Diamond Star and Gold Star Membership tiers.
- Sole name account holders under the Securities Club Silver Star and Bright Star Membership tiers can register for the service for 3 months if their accumulated transaction amounts to HKD1,000,000 equivalent or above in the month.
- E-Statements
 - You can access and download daily e-Statements of the last 90 days and monthly e-Statements of the last 13 months anytime via Internet Banking. Also, stock trading records of Hong Kong stocks, Shanghai A shares and Shenzhen A shares are separately displayed on the same statement for easy reference.

■ Securities Margin Trading

- A loanable percentage of up to 70% of prevailing market value of the stocks.
- You can access your investment balance, list of securities eligible for margin trading, loanable percentage and transaction records.
- You can conduct Hong Kong stock, Shanghai A shares and Shenzhen A shares margin trading and margin transfer via our Internet Banking and Mobile Banking.
- Free SMS notification service is available for your use.

■ Monthly Stocks Savings Plan

- According to your own preference, you can invest in selected stocks provided by the Bank. The minimum monthly contribution is HKD / CNY 1,000 which will be used for stock purchase after deduction of the transaction fee. For a Plan with a monthly investment amount of HKD / CNY 1,000 or HKD 500 and CNY 500, a maximum of two stocks can be selected for investment. Any additional part over the minimum monthly contribution amount has to be made in the integral multiples of HKD / CNY 500.
- A maximum of twenty stocks can be selected in each plan. A transaction fee equivalent to 0.25% of the total monthly contribution amount is charged for each plan. And the minimum charge is HKD / CNY 50 per month (including brokerage fee, stamp duty, transaction levy and transaction charge). You can also enjoy waivers on safe custody and collection fees of shareholder entitlements (e.g. dividend).
- Monthly contribution can be made through autopay from your securities settlement account or BOC Credit Card. There is no upper limit for the contribution of a Plan made by debit to the securities settlement account, while the upper limit for the monthly contribution of the Plan made by a credit card is equivalent to the credit limit of the card. In addition, you can earn the credit card gift points by settling the contribution payment with BOC Credit Card. The longer the period of the consecutive contributions, the higher the gift point conversion rate is.
- You can sell any stock maintained in the plan at market price (even if the number of shares is less than one lot) to enjoy a higher return.
- To amend or terminate the Plan, simply place instruction with the Bank three business days before the next transaction day.

- Change in the number of stocks, monthly contribution amount or the use of another BOC Credit Card as the debit account will not affect the calculation of "Consecutive Contribution Period".
- Unless otherwise specified, the contribution day of the "Monthly Stocks Savings Plan" is on the tenth day of each month. If such day is not a stock trading day, contribution day will fall on the next stock trading day. If the contribution amount is paid by BOC Credit Card, the contribution amount will be debited 2 business days before the contribution day.
- Transaction day is the next stock trading day after the contribution day. Adding new plan(s) is/are not accepted on the transaction day or the next stock trading day after the transaction day.
- If the required contribution amount cannot be debited by the Bank from your securities settlement account or BOC Credit Card for three consecutive months, the Bank will have the right to terminate the relevant plan without prior notice.

❖ Funds

- Through Internet Banking, you can subscribe for funds distributed by the Bank, including designated Open-end Funds and those Guaranteed Funds that are offered within the offering period.
- You can enquire the balance of your Open-end Funds and Guaranteed Funds under custody and in the name of bank nominees.
- You can enquire the same-day or last 45 days' transaction record or transaction status for funds subscribed via our branches or Internet Banking. (NCB *Wealth Management / Enrich Banking / i-Free Banking* customers can enquire subscription records of the last 90 days.)
- You can enquire dividend payment record of your current funds (not more than 12 terms) as well as the redeemed funds of the last 3 months.
- You can view comprehensive market information including fund prices, asset allocation, fund performance, offering documents, market commentaries and focus funds, etc.

❖ Monthly Funds Savings Plan

- Through Internet Banking, you can add a Monthly Funds Savings Plan (the "Plan"), amend the monthly investment amount, currency (available in HKD or fund currency only) and debit account of the Plan, and enquire the details or terminate the Plan.
- The date of contribution and subscription under the Plan is scheduled on the 20th of each month, if such day is a Saturday or a Hong Kong Public Holiday, the date of contribution and subscription will be postponed to the following Hong Kong Bank Business Day.
- The cut-off date for new application, amendment or termination of the Plan is three Hong Kong Bank Business Days (excluding Saturdays) before the contribution date. Any application submitted after the relevant cut-off date will be regarded as an application of the following month.
- You may choose to pay the monthly contributions through direct debit from your settlement account maintained with the Bank or by your BOC credit card. If the monthly contribution is settled via your settlement account, such contribution amount will be debited on the contribution date, however, you are required to maintain sufficient funds in the settlement account in order to pay the contribution amount. If the monthly contribution is settled by BOC Credit Card, such contribution amount will be debited two Hong Kong Bank Business Days

- (excluding Saturdays) before the contribution date or any other date specified by the Bank and you should ensure that your credit card has sufficient available credit limit to pay the contribution amount.
- If you pay the monthly contribution amount through the settlement account, the minimum monthly contribution amount for the Plan is HKD1,000 (or its equivalent in foreign currencies). If the monthly contribution amount is paid by your BOC Credit Card, the minimum and maximum monthly contribution amount for the Plan is HKD1,000 (or its equivalent in foreign currencies) and HKD20,000 (or its equivalent in other currencies) respectively. In addition, you can earn gift points for contribution made by credit card.
- If you fail to make the monthly contribution for 3 consecutive months, the Bank reserves the right to terminate the Plan.
- If you terminate the Plan within 12 months from the setup date, the Bank reserves the right to charge a handling fee.
- The Bank reserves the right to amend and/or cancel any Plans and/or amend the above terms and conditions at its sole discretion.

❖ Precious Metal / FX Margin

- With "Notional Precious Metal Trading Account", you can trade Gold Bullion of 0.99 Fineness, Gold Bullion of 0.9999 Fineness, London Gold Bullion, London Silver and Zurich Platinum.
- You can enquire metals / FX Margin trading price.
- Accepts margin deposits in various currencies.
- You can pledge your time deposits as collateral to apply for a credit line in lieu of cash margin.
- No commissions or handling fees will be charged.

❖ Precious Metal

- With "Notional Precious Metal Trading Account", you can trade gold bullion of 0.99 fineness, gold bullion of 0.9999 fineness, London gold bullion, London Gold, London Silver and Zurich Platinum.
- You can enquire account details.
- You can enquire precious metals price.

❖ Currency Linked Investments

- You can enquire Contract Summary.
- You can open Dual Currency Investment and Option Linked Investment.
- You can square contract.
- You can enquire reference interest rate and Strike Price.
- Calculator function is available.

❖ Investment Deposit

- You can select investment deposit products by filtering the deposit currency.
- You can enquire latest application record.
- You can enquire latest outstanding deposit.

❖ Structured Investments

- You can select structured investment products by filtering the investment currency.
- You can enquire latest application record.
- You can enquire latest outstanding investment.

Debt Securities / Certificates of Deposit

- Provides IPO subscription service.
- You can trade in secondary market.
- You can enquire account details.
- You can enquire secondary market price of Debt Securities.

eIPO - Subscription / Financing

- Subscription for new shares can be made in eIPO financing and yellow form via Internet Banking/Mobile Banking.
- If subscription is made in yellow form or eIPO financing via Internet Banking/Mobile Banking, the allotted shares will be deposited in your securities account directly so that you can trade the shares on the first day of listing.

Financial Information

- You can enquire the latest deposit interest rates, exchange rates, Precious Metals and FX Margin trading price, Precious Metals trading prices, reference interest rates and exchange rates of Currency Linked Investments, Debt Securities quote, fund information, HK Stock and A Share information, warrants and CBBC information.

Credit Card Services

- You can enquire the accrued balance, minimum repayment amount, date of repayment, credit limit and the bonus points of your credit card.
- You can view the latest transaction detail and transaction history of the last 3 months.
- Through the Online Cash Advance Service and Cash Instalment service, you can turn the available credit limit into cash which can be deposited into your account anytime.
- You can apply for monthly e-statement(s), request for re-issuance of statement(s) and for gift redemption.

MPF

- You can enquire your MPF account(s).
- You can enquire the latest and last MPF contribution record.

Other Services

- You can stop payment order, enquire cheque issuance status and amend your Internet Banking password, personal details as well as security settings (including application and activation of the Security Device).
- The requested consolidated monthly statement and current account monthly statement will be sent to you by mail.
- The requested cheque book and crossed cheque book will be posted by ordinary mail while the bearer cheque book will be posted by registered mail. The fees of registered mail will be debited directly from your current account.
- Calculator function is available for your use (applicable to Insurance Services, Currency Linked Investments, Club Deposit, Time Deposit and Mortgage Loan).

Security Information

- To avoid disclosure of your personal information, you should click **Logout** to exit from the system after you have finished all online transactions.
- For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorised transactions. If you have not changed the Internet Banking password for a designated period, the notification for advising you to change password will be given when you login.
- To protect your privacy and assets, you should not disclose your Internet Banking No., user name and Internet Banking password to anyone. You are advised to modify your password regularly.
- Do not access Internet Banking through hyperlinks embedded in e-mails. The Bank will never ask customers to provide the account number, password or any personal information via e-mails.
- With the use of 128 bit Secure Socket Layer (SSL) encryption, we can ensure secure transmission of your data.
- If you input incorrect passwords for five consecutive times, your password will be suspended and you cannot login Internet Banking. You may release the suspended password by visiting any of our branches or via Phone Banking as follows.
 - i. Login Phone Banking.
 - ii. Press **5** "For cheque service, monthly statement, or change the setting on Internet Banking."
 - iii. Press **6** "Release suspended Internet Banking".
- You may choose to use Security Device as your two-factor authentication tool.
- To terminate your Internet Banking Service, you can place your instruction by logging in to Phone Banking (press **5** and then **5** to select "Suspension or Termination of Internet Banking") or visiting your account opening branch. If you need to reactivate Internet Banking Service in the future, you may visit any branch of the Bank for service reactivation.



▶▶ Mobile Application



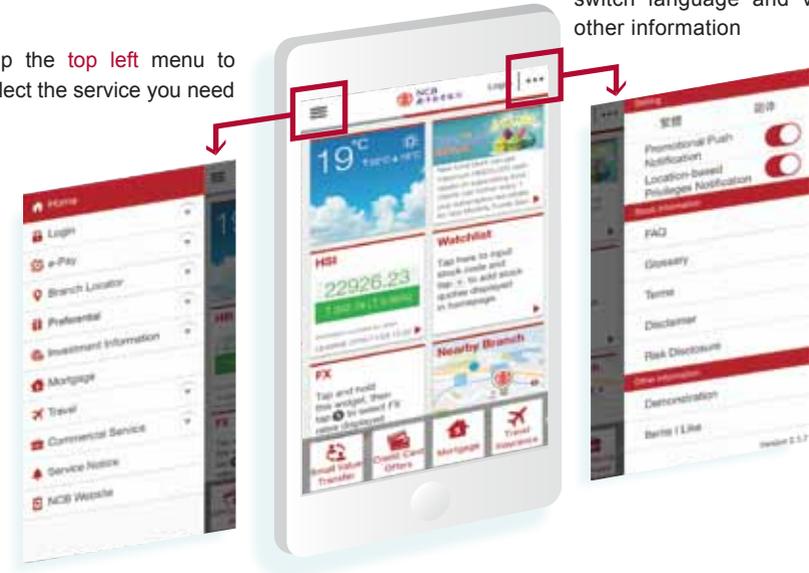
The Application is compatible with both handsets and tablets. Layout display will be optimised to fit your screen size automatically, enabling you to enjoy the best browsing experience.



Edit your favorite information widgets to be displayed in the homepage

Tap the top right menu to switch language and view other information

Tap the top left menu to select the service you need



Please search for “NCB 🇸🇬” at any of the official application stores or scan the above QR code and download the Application for free. The Application is applicable to all telecommunications service networks*.

Remarks:
* Please check with the relevant telecommunications service providers on the mobile data service plan (including the data roaming charges).
Operating System Requirement: iOS 6.0 or above, Android 4.0 or above



The Application of the Bank provides the following services:

- 
 - Login
 - Mobile Banking (Shortcut to Mobile Banking login page)
 - Internet Banking (Shortcut to Internet Banking login page)
 - CBS Online (Shortcut to CBS Online login page)

- 
 - e-Pay
 - Small Value Transfer
 - e-Cheque

- 
 - Branch Locator
 - Search for your Nearest Branches / ATM
 - Search for branches by district

- 
 - Preferential
 - Credit Card Offers 
 - Banking Service Offer
 - My Favourite Offer

- 
 - Investment Information
 - Hong Kong Stock Information
 - A Share Information
 - FX/Metal
 - Fund
 - RMB Services

- 
 - Mortgage (Shortcut to Mortgage Expert Application )



- 
 - Travel
 - Travel Insurance Application

- 
 - Commercial Services
 - Latest Promotion
 - Loan Application
 - Commercial Services Network

- 
 - Service Notice

- 
 - NCB Website

- 
 - Daily life information
 - Latest Hong Kong weather information

- 
 - Personalised Setting
 - Flexibly arrange the homepage setting according to your preference

- Demonstration



For customers using iOS devices, please search for “NCB” from the App Store and download the App to your iPhone, iPod touch and iPad, or you can type “https://itunes.apple.com/hk/app/ncb/id454366761?mt=8” in the web browser address box and install the App by using iTunes.

For customers using Android devices, please search for “NCB” from Google Play and download the App to your Android handset, or you can type “https://play.google.com/store/apps/details?id=com.ncb.com” in the web browser address box and install the App by using Google Play.

Mobile Banking

Introduction

Personal Mobile Banking service from NCB provides general banking and securities services. The easy and user-friendly interface is ideal for anyone who wishes to use their handset to manage their financial conveniently via any mobile network* anytime, anywhere.

If you are our existing personal Internet Banking customers, you can access Mobile Banking simply by entering the login details. If you have not registered for our Mobile Banking Services, please visit any of our branches for registration.

* Please check with the relevant telecommunications service providers on the service plan, especially the data roaming charges.



System Requirement

In general, our Mobile Banking supports most of the mobile phones equipped with web browser. You can access our Mobile Banking by connecting to the internet via the web browser through your mobile handset without having to install any specific software. Recommended operating system and web browsers include:

1. iOS 6 or above(Default Browser)
2. Android 4.0 or above(Default Browser)
3. Windows Phone 8.0 or above(IE Mobile 10 or above)



Login Method

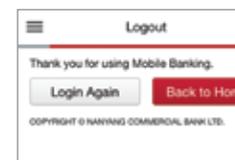
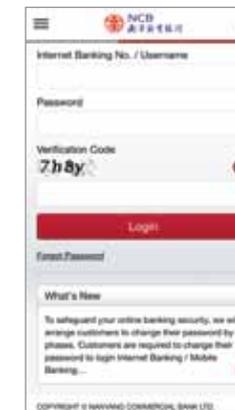
To login to Mobile Banking, please type https://m.ncb.com.hk in the web browser address box of your handset or directly access NCB's mobile application, then enter your Internet Banking no. / user name, Internet Banking password, Verification Code, and login to mobile banking.

You may bookmark the Mobile Banking login page in your browser, so that you can have easy access to it without typing the website address in the future.

After 5 consecutive failed attempts to enter the correct Internet Banking password, the password will be locked and the access to Internet Banking and Mobile Banking will be denied. To unlock the Internet Banking password, please visit any of our branches or call Phone Banking as follows:

1. Call Phone Banking
2. Press **5** “Cheque and Statement Services or Change the Setting on Internet Banking Service”
3. Press **6** “Release of Suspended Internet Banking due to Invalid Inputs of Password”

Upon completion of transactions, please press **Logout** to exit from the Mobile Banking to avoid disclosure of your personal information. For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorised transaction.



Service Scope



Securities

- HK and A Share Securities
 - Trading
 - Stock Information
 - Transaction Record
 - Account Details
- HK Securities Margin
 - Trading
 - Stock Information
 - Transaction Record
 - Account Details
 - Margin Transfer
 - Designated Securities
- eIPO Subscription/Financing
 - Application
 - Allotment Result
 - Financing Application Record
 - Financing Calculator



Banking

- Transfer
 - Small Value Transfer
 - Local Bank Transfer
- Currency Exchange
 - Exchange
 - Account Details
 - Rates
- Time Deposit
 - Deposit Placing
 - Transaction Record
- e-Cheque
 - Issue
 - Deposit
 - Status Enquiry
 - Template
 - Stop Payment
- Physical Cheque
 - Status Enquiry
 - Stop Payment



Other Investment

- Precious Metal/FX Margin Trading
 - Reference Price
 - Trading
 - Instruction Record
 - Account Details
 - Position Square Appointment
 - Position Square Record
 - Margin Call
- Precious Metal
 - Trading
 - Account Details
 - Transaction Record
 - Quote



Information

- Exchange Rates
- HK Stock Information
- A Share Information
- Precious Metal Quote



Setting

- Set up Overseas ATM Cash Withdrawal
- Change Password
- Change E-mail Address
- Homepage Setting



My Account

- Account Overview
- Transaction Record
- Consolidated Asset Portfolio



Assistant

- Last 10 Mobile Banking Transaction Records



Bill Payment

- My Bill List
- New Bill
- Transaction Record



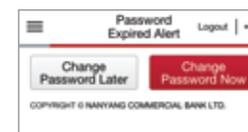
Credit Card

- Account Details
- Transaction Record
- Payment
- Bill Payment
- Cash Before Card
- Cash Installment



Security Information

- To avoid disclosure of your personal information, you should click **Logout** to exit from the system after you have finished all online transactions.
- For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorised transactions. If you have not changed the Mobile Banking password for a designated period, the notification for advising you to change password will be given when you login.
- To protect your privacy and assets, you should not disclose your Mobile Banking No., user name and Mobile Banking password to anyone. You are advised to change your password regularly.



- Do not access Mobile Banking through hyperlinks embedded in e-mails. The Bank will never ask customers to provide the account number, password or any personal information via e-mails.
- With the use of 128 bit Secure Socket Layer (SSL) encryption, we can ensure secure transmission of your data.
- If you input incorrect passwords for five consecutive times, your password will be suspended and you cannot login Mobile Banking. You may release the suspended password by visiting any of our branches or via Phone Banking as follows.
 - Login Phone Banking
 - Press **5** "Cheque and Statement Services or Change the Setting on Internet Banking Service"
 - Press **6** "Release of Suspended Internet Banking due to Invalid Inputs of Password"

Contact Us

For enquiries, please visit any of our branches or call our customer service hotline, Nanyang Commercial Bank Customer Service Hotline : (852) 2622 2633
 24-hours Security Incidents Hotline (Electronic Banking) : (852) 2850 1100
 or browse our website www.ncb.com.hk.



Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and customers' investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realizable. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risks of the relevant product. For details of the nature of a particular product and the risk involved, please refer to the relevant offering documents. Customers should seek advice from an independent financial adviser.

Risk Disclosure of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of trading of listed RMB products

Investment / Market Risk

Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

Liquidity Risk

RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market of these products may not be available. Therefore customer may not be able to sell his/her holdings of RMB equity products on a timely basis, or customer may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the People's Republic of China tightens foreign exchange controls, the liquidity of RMB funds and RMB equity products in Hong Kong will be affected and customer may be exposed to greater liquidity risk.



Currency Risk

If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Chinese Central Government has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

Exchange Rate Risk

RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

Default Risk & Credit Risk

In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

Emerging Market Risk

RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

Conversion Limitation Risk of RMB (Only applicable to Individual Investors)

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.



RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Conversion Limitation Risk of RMB (Only applicable to Corporate Customers)

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

**Risk of trading A shares via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect
Not protected by Investor Compensation Fund**

Investors should note that any SH Northbound trading or SZ Northbound trading under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any SH Northbound trading and SZ Northbound trading as well.

Quotas used up

When the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted.

Trading day difference

As mentioned above, Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the Mainland China market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is open for business and decide according to



their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is not trading.

Restrictions on selling imposed by front-end monitoring

For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.

The recalling of eligible stocks

When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect for above-mentioned reasons, the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchanges.

Risks of client assets received or held outside Hong Kong

Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Risk Disclosure of Funds Trading

This document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services. The investment products or services mentioned in this document are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation,



investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

Risk Disclosure of Securities Margin Service

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

Risk Disclosure in respect of Precious Metal / FX Margin Trading

The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Additional Warning Statement relating to "Dual Currency Investment", "Option Linked Investment" and "Structured Investments" (each a "Financial Product")

This is a structured product involving derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.



Risk Disclosure Statement on Currency Linked Investments – Dual Currency Investment ("this product"):

Not a Time Deposit

This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.

Derivatives risk

This product is embedded with a FX option. Transactions involving options involve a high degree of risk. Movements in exchange rates may in the worst case result in your losing the entire Principal Amount and Interest Amount. By investing in this product, you accept a legal obligation to settle the Option in the Linked Currency which will be a weaker currency then, if the Option is exercised against you on the Maturity Date, however far the exchange has moved away from the Strike Price.

Limited potential gain

The maximum potential gain is limited to the Interest Amount calculated based on the Premium Interest Rate which is set out in the contract.

Maximum potential loss

This product is not principal protected. In the worst case scenario, you could lose all of the Principal Amount and the Interest Amount.

Not the same as buying the Linked Currency

Investing in this product is not the same as buying the Linked Currency directly. During the Investment Period, you have no rights in the Linked Currency, and movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of this product.

Market risk

The return of this product is linked to the exchange rates of the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You will be taking the risk of suffering loss due to the fluctuations of the exchange rates.

Liquidity risk

This product is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity except with our consent.



Credit risk of the Bank

This product is not secured by any collateral. If you invest in this product, you will be taking the credit risk of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your Principal Amount and the potential interest amount.

Currency risk

If the Investment Currency and/or Linked Currency is/are not your home currency, and you choose to convert it back to your home currency, or if you receive the Linked Currency and choose to convert it back to the Investment Currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.

RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Risk Disclosure Statement on Currency Linked Investments – Option Linked Investment (“this product”):

Not a Time Deposit

This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.



Derivatives risk

This product is embedded with a FX option. Option transactions involve a high degree of risk. By investing in this product, you agree to use all or half of the potential Interest Amount of the Principal Amount to buy the FX option which may expire without value at maturity date.

Maximum potential loss

This product is principal protected (if hold till maturity). In the worst case scenario, you may lose all of the Interest Amount. The Principal Amount, the Net Interest Amount (if any) and the Investment Return (if any) are also subject to the Credit Risk of the Bank.

Not the same as buying the Linked Currency

Investing in this product is not the same as buying the Linked Currency directly. During the Investment Period, you have no rights in the Linked Currency, and movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of this product.

Market risk

The return of this product is linked to the exchange rates of the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You will be taking the risk of suffering loss due to the fluctuations of the exchange rates.

Liquidity risk

This product is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity except with our consent.

Credit risk of the Bank

This product is not secured by any collateral. If you invest in this product, you will be taking the credit risk of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your Principal Amount, the Net Interest Amount (if any) and the Investment Return (if any).

Currency risk

If the Investment Currency and/or the Counter Currency of the Investment Return is/are not your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.



Investment Deposit Risk Disclosure Statement

Not a time deposit

Step-up Deposit is NOT equivalent to, nor should it be treated as a substitute for, traditional time deposit. An investor in traditional time deposit will not be exposed to the re-investment risk as a result of early termination by the Bank.

Limited potential gain

The maximum potential gain is limited to the aggregate potential interest amount payable during the deposit period as prescribed in the term sheet of this product.

Principal protection

Step-up Deposit is principal protected only at maturity or on early termination by the Bank pursuant to the terms set out in the term sheet of this product.

Market risk

The return on Step-up Deposit is dependent on movements in interest rates which are affected by a number of factors including, national and international financial, economic, political and other conditions and events and may also be subject to intervention by central banks and other bodies.

Liquidity risk

Step-up Deposit is designed to be held till maturity. Once the transaction for this product is confirmed, you will not be allowed to early withdraw or terminate or transfer any or all of your deposit before the maturity.

Credit risk of the Bank

Step-up Deposit is not secured by any collateral. If you invest in this product, you will be taking the credit risk of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. You may suffer a substantial loss in your investment.

Early termination by the Bank

The Bank has the right (but not the obligation) to terminate the Step-up Deposit on the Early Termination Date. If the Step-up Deposit is terminated by the Bank on the Early Termination Date, you will not get any return from the deposit from and after the Early Termination Date and you will be subject to re-investment risk.

Currency risk

If the deposit currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.



RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Structured Investments Risk Disclosure Statement

Not a time deposit

Target Rate Investment is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.

Derivatives risk (Apply to Principal Protected Structured Investments)

Target Rate Investment is embedded with a European digital currency option which can only be exercised on the final fixing date if the specified condition for exercise is satisfied, in which case you may either receive the interest amount calculated at a higher interest rate, or otherwise, you will receive the interest amount calculated at a lower interest rate. The interest amount is therefore unknown in advance.

Derivatives risk (Apply to Non-Principal Protected Structured Investments)

Target Rate Investment is embedded with a European digital currency option which can only be exercised on the final fixing date if the specified condition for exercise is satisfied, in which case you may either receive the interest amount calculated at a higher interest rate, or otherwise, you will receive the interest amount calculated at a lower interest rate and sustain a loss on your principal amount which could be substantial. The repayment amount is therefore unknown in advance.



Limited potential gain

The maximum potential gain is limited to the interest amount calculated at the higher interest rate as prescribed in the term sheet of this product.

Principal protection at maturity only (Apply to Principal Protected Structured Investments)

The principal protection feature is only applicable if this product is held to maturity.

Not necessarily principal protection (Apply to Non Principal Protected Structured Investments)

Subject to the movements in the exchange rate of the currency pair, you may have only limited principal protection even if this product is held to maturity.

Not the same as buying any currency of the currency pair

Investing in Target Rate Investment is not the same as buying any currency of the currency pair directly.

Market risk

The return on Target Rate Investment is dependent on movements in the exchange rate of the currency pair. Currency exchange rates may move rapidly and are affected by a number of factors including, national and international financial, economic, political and other conditions and events and may also be subject to intervention by central banks and other bodies.

Liquidity risk

Target Rate Investment is designed to be held till maturity. Once the transaction for this product is confirmed, you will not be allowed to early withdraw or terminate or transfer any or all of your Investment before maturity.

Credit risk of the Bank

Target Rate Investment is not secured by any collateral. If you invest in this product, you will be taking the credit risk of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your principal amount and the potential interest amount.

Currency risk

If the Investment currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.



RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

RMB Risk Disclosure

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.



General Terms and Conditions:

- The above products and services are subject to the relevant terms and conditions. For details, please refer to the relevant promotional leaflet or contact the Bank's staff.
- The Bank reserves the right to amend, suspend and terminate the above products, services and offers, and to amend the relevant terms and conditions at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- In case of any discrepancy between the Chinese and English versions of this material, the Chinese version shall prevail.

Important Notice relating to insurance services:

- The insurance plans are underwritten by Bank of China Group Insurance Company Limited or China Taiping Insurance (HK) Company Limited (the "Insurance company"). The Bank is an appointed insurance agent of the Insurance company.
- The Insurance company is authorised and regulated by Office of the Commissioner of Insurance to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- The Insurance company reserves the sole right to determine whether any application for the insurance plans are acceptable or not in accordance with the information submitted at the time of application by the Proposed Insured and/or Insured Person.
- The Insurance company reserves the right to amend, suspend and terminate the insurance product, services and to amend the relevant terms at any time at its sole discretion without prior notice. In case of any dispute, the decision of the Insurance company shall be final.
- The insurance information is for reference only. Details of the coverage of the insurance plans are subject to the terms and conditions stipulated in the policy by the Insurance company. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.
- The Bank is an appointed insurance agent of the Insurance company for distribution of the insurance plans. The insurance plans are the products of the Insurance company but not the Bank.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance plans should be resolved between directly the Insurance company and the customer.



Important Notice:

- This Service Directory is not intended to provide any investment advice and should not be relied upon as such. This booklet and its contents shall not constitute and shall not be construed as providing any professional advice, or any offer, solicitation or recommendation to the purchase or sale of any investment product or service.
- Contents in this Service Directory are subject to changes without prior notice.
- All contents in this Service Directory are for reference only and are not supposed to be edited, copied or extracted.

Investment involves risks. You should not invest in any product based on this Service Directory alone. You should know the related product's risk and nature by reading and understanding the Bank's Conditions for Services and all of the offering documents including the relevant term sheet, Important Facts Statement and the Application Form, before deciding whether to invest in this product.

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