December 2024

Important Notes on Precautions of Bogus Voice Message Phone Calls, Fake E-mails, Fraudulent Websites and Fraudulent SMS messages

Nanyang Commercial Bank ("NCB") would like to remind its customers to stay vigilant to voice message phone calls purportedly from NCB, fake e-mails, fraudulent websites and fraudulent SMS messages, etc. Customers are advised to protect their personal information at all times.

In this regard, NCB wishes to alert its customers to the following important notes:

1. NCB will not require customers to provide sensitive personal information (including login and one-time passwords) through phone calls, emails or SMS messages. Customers should not disclose their personal information to any suspicious caller or third party.

2. NCB will not notify customers of any irregularities or suspension of their bank or credit accounts, and request customers to input their personal information or contact bank staff for identity verification through any pre-recorded voice messages, e-mails or SMS messages. Customers are also reminded not to rely solely on the incoming call display, e-mail address, website address, SMS message or message content to identify the caller/sender.

3. Customers who are suspicious about the identities of the callers should request for the callers' contact numbers and names, etc for verification and should not disclose their personal information during the process.

4. If customers would like to verify any phone calls, e-mails, website addresses or SMS messages purporting to be initiated by or

related to NCB, they should call NCB Customer Service Hotlines at (852) 2616 6628 (press "0" after language selection) or visit any of our branches for enquiry.

5. When accessing the Internet Banking or Mobile Banking Service, customers should type the website of NCB (www.ncb.com.hk) directly into the address bar of the browser. Customers should not log into the Internet Banking or Mobile Banking through any hyperlinks embedded in emails of unknown sources.

For the security information of Internet Banking, please browse http://www.ncb.com.hk/nanyang_bank/resource/si_en.pdf .
If customers are concerned that they may have disclosed their personal information to any suspicious person, they should immediately call NCB Customer Service Hotlines at (852) 2616 6628 (press "0" after language selection) or visit any of our branches for enquiry, or directly contact the Hong Kong Police Force.

If customers do not wish to receive telemarketing calls from NCB, they may exercise their opt-out right by calling NCB Customer Service Hotlines at (852) 2616 6628(press "0" after language selection) or visiting any of our branches.

Please visit the website of the Hong Kong Monetary Authority https://www.hkma.gov.hk/eng/smart-consumers/beware-of-fraudsters/ to watch the promotional video and relevant materials to learn more about how to against fraudsters.

A copy of the "Alert on Bogus Voice Message Phone Calls, Fake E-mails, Fraudulent Websites and Fraudulent SMS messages" is attached for your reference.

Nanyang Commercial Bank, Limited

NCB 南洋商業銀行

Alert on Bogus Voice Message Phone Calls, Fake E-mails, Fraudulent Websites and Fraudulent SMS messages

Scenario 1: Preventive measures against fraud

Do

✓	Request for the callers' contact numbers and names, etc for verification in case of suspicious calls
✓	Call NCB Customer Service Hotlines or visit any of our branches for verifying the authenticity of phone calls, e-mails, website addresses or SMS messages
✓	Type the website of NCB directly into the address bar of the browser for access to the Internet Banking Service
✓	Stay vigilant to anything abnormal (e.g. request for inputting your credit card number, expiry date or verification code on the back of credit card, one-time password or personal data) during login to NCB's website/Internet Banking

Don't

×	Disclose sensitive personal information (in particular the login and one-time passwords) to third party
×	Rely solely on the incoming call display, e-mail address, website address, SMS message or message content to identify the caller/sender
×	Log into the Internet Banking and Mobile Banking through any hyperlinks embedded in emails of unknown sources

Scenario 2: Follow-up action in case of disclosure of personal information to any suspicious person

Do

✓	Contact our staff by calling NCB's Customer Service Hotline or visiting any of our branches immediately
✓	Stay calm and contact the Hong Kong Police Force as soon as possible

Don't

×	Attempt to handle the case on your own and delay contact with our bank staff or report to the Hong Kong Police Force

銀行不會透過短訊或電郵超連結，引領客戶到網站或流動應用程式進行交易，
或要求客戶提供任何敏感個人資料(包括登入密碼和一次性密碼)。

HONG KONG MONETARY AUTHORITY
香港金融管理局

NCB 南洋商業銀行

December 2024

Protect your Personal Digital Keys

Beware of Fraudulent Links

Internet banking login credentials are as important in the digital world as the keys to their houses are in the physical one, and should be properly safeguarded. NCB will not send SMS or email messages with embedded hyperlinks directing customers to their websites or mobile applications to carry out transactions. Nor will they ask customers to provide sensitive personal information, including login passwords and one-time passwords (OTPs), via hyperlinks. So if members of the public receive SMS or email messages with embedded hyperlinks requesting them to input internet banking login credentials, these messages should not originate from banks. The public should think twice before clicking any hyperlinks purportedly sent by banks.

NCB would like to remind its customers to stay vigilant to voice message phone calls purportedly from NCB, fake e-mails, fraudulent websites and fraudulent SMS messages. Customers are advised to protect their personal information including login passwords and OTPs at all times.

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Banking or Mobile Banking through any hyperlinks embedded in emails of unknown sources.

To learn more about how to against fraudsters, please visit the website of the Hong Kong Monetary Authority www.hkma.gov.hk/eng/smart-consumers/personal-digital-keys

Nanyang Commercial Bank, Limited