

存款推廣

Deposit Promotion



Payroll Service Welcome Offers

Enjoy up to **HK\$3,300** Cash Reward and **Club Deposit Preferential Interest Rate of 1.38%** upon new registration for NCB Payroll Service.



Offer 1: Payroll Service Rewards¹

Sign up for NCB Payroll Service to enjoy fabulous welcome rewards :

Salary payment of each month (HKD)	Cash Reward Amount		
	NCB Wealth Management customers	Enrich Banking customers	i-Free Banking customers
\$80,000 or above	HK\$3,100	HK\$800	HK\$300
\$50,000 to \$79,999	HK\$1,600		
\$20,000 to \$49,999	HK\$800		
\$10,000 to \$19,999	HK\$600	HK\$600	



Offer 2: Payment Service Reward²

Customers who newly set up Direct Debit Authorisation (“DDA”) Instruction with payment transaction can enjoy up to **HK\$200** Cash Reward.



Offer 3: Prosperous Club Deposit Preferential Interest Rate³:

Currency	HKD
Installment Amount Per Cycle (HKD)	500 - 10,000
Installment Cycle	Every 1, 2, 3 or 6 month(s)
Installment Period	12-Month
Existing Payroll Customers	Preferential Interest Rate (p.a.) : 1.38%

Hassle-free registration for Payroll Service

Register via any of the following channels:

- Visit any NCB branches; or
- Call our Customer Service Hotline at (852) 2622 2633, after selecting language, press 1>1>3>0; or
- Logon to Personal Internet Banking and select “Payroll Service Registration” under “Banking” section

The offer is limited and available on a first-come first-served basis ! Act now !

Promotion Period: 1 April 2016-30 September 2016

Customer Service Hotline: (852) 2622 2633



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Terms of the promotion offer:

1. Payroll Service Reward

- The promotion period is from 1 April 2016 to 30 September 2016 (both dates inclusive) ("Payroll Service Promotion Period").
- Customers should maintain a valid HKD Savings Account or HKD Current Account (including sole-name or joint-name accounts) ("Payroll Account") with Nanyang Commercial Bank, Limited ("the Bank"), and (i) register for Payroll Service via any branches, Customer Service Hotline or Personal Internet Banking (Personal Internet Banking is only applicable to register sole-name accounts) of the Bank during the Payroll Service Promotion Period; (ii) receive HKD salary in 3 consecutive months or above by "electronic payroll arrangement" or "single standing instruction" (not including the standing instruction originating from the Bank) via the same Payroll Account of *NCB Wealth Management / Enrich Banking / i-Free Banking* from 1 April 2016 to 31 January 2017; and maintain this arrangement until the Cash Reward is credited by the Bank accordingly; and (iii) have not registered for and/or taken up the Bank's Payroll Service from 1 April 2015 to 31 March 2016 ("Eligible Payroll Customers"). The details of the offer are as follows:

(A) Welcome Reward

- The amount of Cash Reward received by the Eligible Payroll Customers will be determined by the lowest amount of monthly salary of the first 3 consecutive months receiving salary through the Payroll Account and Eligible Payroll Customers' account management service category on 30 September 2016 or the Cash Reward is credited by the Bank which amount of Cash Reward is lower.

(i) Cash Reward for salary received via Payroll Account by "electronic payroll arrangement"

Salary payment of each month (HKD)	Cash Reward Amount		
	<i>NCB Wealth Management</i> customers	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers
\$80,000 or above	HK\$1,000	HK\$300	HK\$100
\$50,000 to \$79,999	HK\$600		
\$20,000 to \$49,999	HK\$300		
\$10,000 to \$19,999	HK\$100	HK\$100	

(ii) Cash Reward for salary received via Payroll Account by "single standing instruction"

Salary payment of each month (HKD)	Cash Reward Amount		
	<i>NCB Wealth Management</i> customers	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers
\$80,000 or above	HK\$500	HK\$150	HK\$50
\$50,000 to \$79,999	HK\$300		
\$20,000 to \$49,999	HK\$150		
\$10,000 to \$19,999	HK\$50	HK\$50	

- The Cash Reward will be credited to the Eligible Payroll Customers' Payroll Accounts on or before 30 April 2017. Each Eligible Payroll Customer should still maintain the valid Payroll Account and receive salary through the Payroll Account, and maintain the valid *NCB Wealth Management / Enrich Banking / i-Free Banking* when the Cash Reward is credited by the Bank. Otherwise, the offer will be forfeited.

(B) Extra Payroll Loyalty Reward

- To enjoy Extra Payroll Loyalty Reward, Eligible Payroll Customers should receive salary via the Payroll Account by "electronic payroll arrangement" or "single standing instruction" (not including the standing instruction originating from the Bank) from the payroll month of first 3 consecutive months receiving salary, and maintain this arrangement until Cash Reward for Extra Payroll Loyalty Reward is credited by the bank. The amount of Extra Payroll Loyalty Reward received by the Eligible Payroll Customers will be (i) based on the lowest amount of monthly salary from the payroll month of first 3 consecutive months receiving salary to the Cash Reward for Extra Payroll Loyalty Reward is credited to the Eligible Payroll Customers' Payroll Accounts by the Bank; and (ii) determined by Eligible Payroll Customers' account management service category on 30 September 2016 or when the Cash Reward for Extra Payroll Loyalty Reward is credited which amount of Cash Reward is lower.

(i) Cash Reward for salary received via Payroll Account by "electronic payroll arrangement"

Salary payment of each month (HKD)	Cash Reward Amount		
	<i>NCB Wealth Management</i> customers	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers
\$80,000 or above	HK\$2,100	HK\$500	HK\$200
\$50,000 to \$79,999	HK\$1,000		
\$20,000 to \$49,999	HK\$500		
\$10,000 to \$19,999	HK\$500		

(ii) Cash Reward for salary received via Payroll Account by "single standing instruction"

Salary payment of each month (HKD)	Cash Reward Amount		
	<i>NCB Wealth Management</i> customers	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers
\$80,000 or above	HK\$1,050	HK\$250	HK\$100
\$50,000 to \$79,999	HK\$500		
\$20,000 to \$49,999	HK\$250		
\$10,000 to \$19,999	HK\$250		

- The Cash Reward will be credited to the Eligible Payroll Customers' Payroll Accounts on or before 31 January 2018. Each Eligible Payroll Customer should still maintain the valid Payroll Account and receive salary through the Payroll Account, and maintain the valid *NCB Wealth Management / Enrich Banking / i-Free Banking* when the Cash Reward is credited by the Bank. Otherwise, the offer will be forfeited.

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- c. "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 or above.
- d. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the Bank's or other banks' payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- e. The Bank reserves the absolute right to define the terms of "salary", "electronic payroll arrangement" and "single standing instruction".
- f. Each Eligible Payroll Customer can enjoy this offer once only. If an Eligible Payroll Customer registers for more than one Payroll Account within the Payroll Service Promotion Period, the Eligible Payroll Customer can only enjoy the offer once. If the customers choose joint-account to take up Payroll Service, joint-account holders are considered as one customer.

2. Payment Service Reward

- a. Eligible Payroll Customers (i) set up new Direct Debit Authorisation ("DDA") instruction(s) during the Payroll Service Promotion Period (including but not limited to payments for utility bills or other merchants bills) and conduct transaction under such DDA instruction on or before 31 January 2017 ("Eligible DDA Instruction"); AND (ii) not have DDA instruction(s) file record on 31 March 2016 ("Eligible Customers of DDA Instruction"), can enjoy HK\$100 for each Eligible DDA Instruction.
- b. Each Eligible DDA Instruction is entitled to this offer once only. The number of Eligible DDA Instruction is not limited, but each Eligible Customer of DDA Instruction is entitled to this offer no more than two times (i.e. maximum cap at HK\$200 Cash Reward).
- c. The Cash Reward will be credited to the Payroll Accounts of the Eligible Customers of DDA Instruction on or before 30 April 2017.
- d. If the Eligible Customer of DDA Instruction sets up DDA instruction(s) under a joint account, the holders of such account will be considered as one customer and only one of the account holders will be entitled to this offer.
- e. If Payroll Service is registered under joint-name, the DDA instructions should be under the same joint-name Savings or Current Account.
- f. The set up dates/ transaction dates of the DDA instructions shall be based on the bank's record.

3. Prosperous Club Deposit Offer

- a. "Prosperous Club Deposit Offer" is a HKD 12-month Club Deposit. Existing Payroll customers must place "Prosperous Club Deposit Offer" at any branches, Manned Phone Banking Services, Personal Internet Banking or Mobile Banking of the Bank with installment amount HKD500 to HKD10,000 per cycle during the promotion period.
- b. "Existing Payroll customers" refer to customers who have received salary once or more than once by auto-payroll system via HKD Savings Account or HKD Current Account within 3 months before the Club Deposit placement date (the Club Deposit placement date and one business day before are not included). For the definition of "Existing Payroll customers", please contact our staff. In case of dispute(s), the Bank reserves the right to determine the definition of "Existing Payroll Customers".
- c. The above preferential HKD club deposit rates are examples which are announced on 22 March 2016 by the Bank. The interest rate offers listed in this promotional material are for reference only. The actual interest rate shall be subject to the quotes of the Bank from time to time. The preferential interest rate is a one-off privilege for each club deposit.

General Terms:

- Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotional offers that are not listed in this promotional material.
- Manned Phone Banking Services are only available to selected customers with designated transaction amount. For details, please contact our staff.
- The above offers are only applicable to personal customers and do not apply to the Bank's staff.
- The above offers and services are subject to the relevant terms and conditions. For details, please contact the Bank's staff.
- For information relating to the terms and conditions and charges of our services and accounts, please refer to the relevant Conditions and Rules for Services, Services Information, Guides and Schedule of Charges.
- The Bank reserves the right to amend, suspend or terminate the above offers and services, and amend the relevant terms and conditions at any time at its sole discretion without prior notice to customers.
- In case of any dispute(s), the decision of the Bank shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotional material, the Chinese version shall prevail.