

最新優惠

HOT OFFERS



## NCB September Surprise Time Deposit<sup>1</sup>

Simply place an “NCB September Surprise Time Deposit” with new funds<sup>2</sup>, you can enjoy Preferential Interest Rate (p.a.) of :

HKD/USD:

RMB:

**1.08%**

**3.08%**



**Preferential Time Deposit Interest Rate :**

Tenor	368-day	
Currency	HKD/USD	RMB
Minimum Deposit Amount	HKD20,000 equivalent	CNY20,000
Interest Rate (p.a.)	<b>1.08%</b>	<b>3.08%</b>



**Currency exchange offer<sup>3</sup> up to 30 bps**

Personal Customers can enjoy the following preferential exchange rate by converting HKD into RMB via any transaction channels:

Types of customers	Exchange Offer
<b>NCB Wealth Management</b> customers	<b>30 bps</b>
<b>Enrich Banking</b> customers	<b>15 bps</b>
<b>i-Free Banking</b> customers	<b>10 bps</b>

## NCB September Surprise Fund Subscription Fee<sup>4</sup>

Simply process lump-sum fund subscription or cross fund house fund switching-subscription via our branches , you can enjoy Preferential Subscription Fee of :

**1.88%**

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

Promotion Period : 1 September 2016 – 30 September 2016

Customer Service Hotline : (852) 2622 2633

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### Terms of the promotion offer :

1. The above offers are only applicable to customers who were born in September (According to the date of birth indicated on the identity document). The above offers are also applicable to a joint account if any one of the account holders was born in September. "NCB September Surprise Time Deposit" is a time deposit with designated currencies (HKD/USD/RMB). To be eligible for this offer, customers must place an "NCB September Surprise Time Deposit"(HKD/USD Series) of amount equivalent to HKD20,000 or above with new funds, or an "NCB September Surprise Time Deposit"(RMB Series) of amount of CNY20,000 or above with new funds at any branches or via Manned Phone Banking Services of Nanyang Commercial Bank, Limited ("the Bank") during the promotion period.
2. Funds that deposited via cashier's order/cheques/in-house transfers from other accounts within the Bank will not be considered as "New Funds". For the definition of "New Funds", please contact our staff. The Bank reserves the right to define the term "New Funds" at its discretion.
3. This offer is not applicable to RMB banknotes exchange. For details, please contact our staff.
4. The above offers are only applicable to customers who were born in September (According to the date of birth indicated on the identity document). The above offers are also applicable to a joint account if any one of the account holders was born in September. The above offers are only applicable to customers who process lump-sum fund subscription or cross fund house fund switching-subscription through any of the branches of the Bank.

### General Terms :

- The above preferential interest rates are examples which are announced on 29 August 2016 by the Bank. The interest rate offer listed in this promotional material is 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 time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by the Bank from time to time.
- Manned phone banking services are only available to selected customers with designated transaction amount. For details, please contact our staff.
- The above offers cannot be used in conjunction with other promotional offers that are not listed in this promotional material. For details of the above services, promotional offers and relevant terms, please contact our staff.
- The Bank reserves the right to change, suspend or terminate the offers or to amend the relevant terms at its sole discretion without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- Should there be any discrepancy between the English and Chinese versions of this promotional material, the Chinese version shall prevail.

### Risk Disclosure :

- **Fund Trading Risk Disclosure**  
The following risk disclosure cannot disclose all the risks involved. Before entering into any transaction or investment, you should also carefully consider whether the trading or the investment is suitable for you having regard to your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. If you are in doubt or do not understand any of the following risk disclosures or the nature and risks involved in any transaction or investment, you should seek independent professional advice. The investment decision is yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that such product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investments involve risks (include investment in RMB), you should read carefully the relevant offering documents and risk disclosures of the relevant product for details. Certain mutual funds and unit trusts ("Investment Funds") are structured products involving derivatives. Investments in Investment Funds involve risks. The price movement of investment funds may be volatile. The price of Investment Funds may go up as well as down, and may even become valueless. Therefore, you may not receive any return from your investment in Investment Funds, or may sustain losses in your investment. You may not be able to liquidate your investment immediately under certain market conditions. Before making any investment decisions, you should seek independent financial advice.
- **Foreign currency Risk Disclosure**  
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 the customer converts the foreign currency into HKD or other foreign currencies.

### 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.
- 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.

This promotional material is for reference only. It does not constitute any offer, solicitation or recommendation to buy or sell any investment product or service, or to effect any transaction.

This promotional material is issued by Nanyang Commercial Bank, Limited and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.