

August 2026

Notice on Temporary Suspension of the Adjustments to Identity Verification Methods & Amendments to Related Terms and Conditions

Dear Valued Customers,

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank").

To ensure an enhanced and smooth Mobile Banking experience, upon due consideration, the Bank has decided to **temporarily suspend the proposed system upgrade concerning adjustments to the identity verification methods for designated services via Mobile Banking until further notice**. As a result, **the related consolidation and amendments to the Bank's terms and conditions will not take effect on 6 August 2026**. This means that the proposed changes and amendments as described in the following notices will not take effect on 6 August 2026:

Issuance Month	Notice
June 2026	Notice of Amendments to the Terms and Conditions Related to Identity Verification
July 2026	Notice on Adjusting Identity Verification Methods of Designated Services via Mobile Banking

For the avoidance of doubt, the identity verification method and the terms and conditions of relevant services (i.e. Reset Password & Device Binding / Mobile Token Activation) will remain unchanged until further notice. No action is required regarding this notice. The Bank's Mobile Banking services will remain available.

You may access the relevant terms and conditions from the Bank's



website (the Bank's website > 'Personal Banking' > 'Other Services' > 'Conditions and Rules for Services and Other Information'). The relevant terms and conditions include, among others, (1) "Authentication Statement and Important Notes on Authentication" (Applies to Reset Password) and (2) "Authentication Statement and Important Notes on Authentication" (Applies to Device Binding / Mobile Token Activation).

If there is any further update concerning the abovementioned matters, the Bank shall make further notice and announce via the Bank's website accordingly.

We sincerely apologize for any inconvenience it may cause you.

If you have any enquiries, please contact our staff or call our Customer Service Hotline at (852) 2616 6628.

Nanyang Commercial Bank, Limited