

October 2026

**Notice of Changes to e-Statement/e-Advice Service
and Amendments to the Related Terms and
Conditions**

Dear Valued Customer,

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

With effect from 26 November 2026 (the "Effective Date"), the Bank will change the electronic alert arrangements for "Time Deposit e-Advice" and "Remittance e-Advice", as well as the delivery arrangements for investment and wealth management-related advices. The Bank will also amend the "Terms and Conditions for e-Statement/e-Advice Service". Details are set out below:

I. Changes to the Electronic Alert Arrangements for "Time Deposit e-Advice" and " Remittance e-Advice "

From the Effective Date, the Bank will change the electronic alert arrangements for "Time Deposit e-Advice" ^(Note 1) and " Remittance e-Advice " as follows:

- Currently, customers using the "Time Deposit e-Advice" and "Remittance e-Advice" services may set up the e-Alerts service to receive reminders by email and/or SMS when the relevant e-Advices have been successfully uploaded to Personal Internet Banking and/or Personal Mobile Banking and are available to view.
- From the Effective Date, all customers using the abovementioned e-Advice services will receive email reminders automatically, with no separate setup required. When the relevant e-Advice is available to view, an email reminder ^(Note 2) will be automatically sent to the customer's email address registered with the Bank.
- For customers who have registered to receive SMS alerts for " Remittance e-Advice ", such alerts will instead be sent by email to their email addresses registered with the Bank from the Effective Date. SMS alerts for " Remittance e-Advice " will cease.

- The electronic alert arrangements for other types of e-Statements/e-Advices will remain unchanged. The Bank will continue to send email reminders automatically.

To update your email address registered with the Bank, please use Personal Internet Banking, Personal Mobile Banking, or visit any of our branches.

Note 1: Time Deposit Advices include Time Deposit Advice, Time Deposit Renewal Advice, Time Deposit Withdrawal Receipt and Time Deposit Matured Credit Advice.

Note 2: Email reminders will be sent in the language specified in the customer's language settings registered with the Bank.

II. Changes to the Delivery Arrangements for Investment and Wealth Management-related Advices

From the Effective Date, the Bank will automatically change the delivery arrangements for investment and wealth management-related advices according to customer's current choice of delivery method for Investment Consolidated Daily/Monthly Statements:

- For customers who currently receive Investment Consolidated Daily/Monthly Statements in electronic form, investment and wealth management-related advices will automatically be provided in electronic form, and the Bank will no longer mail separate paper copies of these advices. Customers may log in to Personal Internet Banking and/or Personal Mobile Banking at any time to view and download the relevant records.
- For customers who currently receive Investment Consolidated Daily/Monthly Statements in both paper and electronic form, the Bank will continue to send paper advices and will also provide electronic versions at the same time. Customers may log in to Personal Internet Banking and/or Personal Mobile Banking at any time to view and download the relevant records.
- For customers who currently receive Investment Consolidated Daily/Monthly Statements in paper form, the delivery arrangements will remain unchanged. The Bank will continue to mail paper copies of the advices.

III. Amendments to the Terms and Conditions for e-Statement/e-Advice Service

From the Effective Date, the Bank will amend the "Terms and Conditions for e-Statement/e-Advice Service". Details of the amendments are set out in the Appendix to this notice. You are advised to read the amendments carefully before continuing to use the relevant services. If you continue to use the Bank's relevant services after the Effective Date, you will be deemed to have agreed to the amendments.

The Bank may not be able to continue to provide the relevant services if you do not accept the amendments. You may also notify the Bank to discontinue the relevant services before the Effective Date.

You may download this Notice from the Bank's website (the Bank's website > 'About Us' > 'Notice') on or before 31 December 2027 (afterwards, you may not be able to read or download this Notice).

You may download the current "Terms and Conditions for e-Statement/e-Advice Service" from the Bank's website (Bank's website > "Personal Banking" > "Other Services" > "Conditions and Rules for Services and other Information") on or before 25 November 2026. From the Effective Date, only the amended version will be available for download from the above webpage.

To set up the e-Statement/e-Advice service, tap "e-Statement/e-Advice" on the Mobile Banking homepage and then tap "ONE click to set up e-Statement/e-Advice". Once the e-Statement/e-Advice service has been successfully set up, the Bank will immediately cease mailing paper statements/advices. You may view or download the relevant documents through the "e-Statement/e-Advice" function from the next statement date or the next day after the transaction date. If you wish to receive paper statements/advices, please set up through Personal Internet Banking or by visiting any of our branches.



In case of any discrepancy between the English and the Chinese versions of this Notice, the English version shall prevail. We apologise for any inconvenience caused by the above changes. If you have any enquiries, please contact our staff or call our Customer Service Hotline at (852) 2616 6628.

Nanyang Commercial Bank, Limited

Appendix: Details of Amendments to the Terms and Conditions for e-Statement/e-Advice Service

Terms and Conditions for e-Statement/e-Advice Service	Details of Amendments (Additions are underlined; deletions are shown with strikethrough.)
	These terms and conditions (the "Conditions") apply to any customer who agrees to subscribe the e-Statement/<u>e-Advice</u> service (the "Service") offered by Nanyang Commercial Bank, Limited ("the Bank"). If there is any inconsistency between these Conditions and the provision or rules (if any) relevant or applicable to the Service, these Conditions shall prevail over the provisions or rules. Please read them carefully, particularly Condition 3 on the scope of information available through the Service and Condition 5 on the limited availability of such information.
1.	Before the customer may apply for the Service, he/she agrees to subscribe or confirm that he/she is a current subscriber of the Bank's internet banking <u>and/or mobile banking</u> service. The customer must remain as a subscriber of the internet banking <u>and/or mobile banking</u> service and pay the fees and charges referred to in Condition 2 in order to receive the Service. The Bank has the absolute discretion to reject any request for subscription of the Service.



3.	The statements <u>and advices</u> to be covered by the Service include but are not limited to consolidated statement, <u>account statement</u>, investment consolidated monthly statement, monthly statement of precious metal and FX margin trading account (the "monthly statements"), investment consolidated daily statement, daily statement of precious metal and FX margin trading account (the "daily statements"), <u>time deposit advice (including but not limited to time deposit advice, time deposit renewal advice and time deposit withdrawal receipt)</u>, <u>remittance advice</u> and any other securities / ~~Precious-Metal~~ <u>precious metal and FX Margin margin statements and/or advice-advices</u>, and <u>statements and/or advices of other products and/or services</u> which the Bank may determine from time to time (collectively, the "Statements <u>and Advices</u>").
4.	The customer accepts that the availability of the Statements <u>and Advices</u> online through the Service on the day after the statement date (in the case of daily statements) or within ~~seven(7) days~~ <u>a reasonably specified timeframe</u> of the statement date (in the case of monthly statements) stated in the <u>Statements and Advices</u> or the day after issuance (the "issuing date") of the <u>Statements and Advices</u> by the Bank in physical form (in the case of Advices) shall constitute delivery of the <u>Statements and Advices</u> by the Bank to the customer. The customer may receive a message from the Bank issued by e-mail to his/her designated e-mail address each time a <u>any of the Statements and Advices</u> has been delivered through the Service which informs the customer the availability of the <u>Statement(s) new e-Statement(s) and/or e-Advice(s)</u>. Please visit the Bank's internet banking <u>and/or mobile banking platforms</u> to check the existing type of e-Statement/e-Advice provided by the Bank. The customer will keep his/her email address in the Bank's record updated in order to receive such email reminder. The customer should inform the Bank as soon as practicable upon a change in the designated email address.
5.	The customer agrees to read the Statements <u>and Advices</u> in a timely manner and accept that (i) ~~the daily statements are available for ninety (90) days after the relevant statement date,~~ (ii) ~~the Advices are available for ninety (90) days after the issuing date of the relevant Advice,~~ and (iii) ~~the monthly statements for a period covering no longer than the previous thirteen (13) statement cycles.~~ <u>the Statements and Advices are available for a period as specified by the Bank from time to time.</u>

6.	The customer should promptly review the relevant Statements <u>and Advices</u> posted on the Bank's ~~website~~ <u>internet banking and/or mobile banking platforms</u> upon receiving the email reminder from the Bank to ensure reporting to the ~~bank~~ <u>Bank</u> as soon as practicable for any errors <u>unauthorized transactions</u> detected.
7.	The customer should save an electronic copy in his/her own computer storage, <u>mobile device or other electronic equipment</u> or print a hard copy ~~of the Statements~~ for future reference. <u>After closure of the account, the customer will no longer be able to log on to internet banking and/or mobile banking platforms to access the Statements and Advices.</u>
8.	The Bank shall have the absolute discretion to modify, withdraw or suspend the Service without giving any reason. The customer acknowledges that although the Service is available for twenty-four (24) hours daily and the Statements <u>and Advices</u> are subject to the availability period referred to in Condition 5, part or all of the Service may not be available at certain times due to maintenance and/or computer or network failure or any causes beyond the Bank's control.
9.	Unless the customer has informed the Bank otherwise, the physical form of the Statements <u>and Advices</u> will cease to be sent to the customer's mailing address in the Bank's record upon the Bank's confirmation that the subscription of the Service has come into effect.
10.	The Bank shall have the right to terminate his/her subscription of the Service provided that prior to termination, the Bank shall inform the customer by notice delivered through the Service or by means which are agreed between the Bank and the customer generally. Upon termination of the subscription of the Service, physical form of the Statements <u>and Advices</u> shall be delivered to the customer by mail.
11.	The customer may terminate the subscription of the Service by giving you prior notice of no less than thirty (30) days. Termination of the Service will generally take place within thirty (30) days of the Bank's receipt of ~~The~~ <u>the</u> customer's termination notice or otherwise on a date to be specified by the Bank. Upon termination of the subscription of the Service, physical form of the Statements <u>and Advices</u> shall be delivered to the customer by mail.

12.	The Bank shall not be liable if the customer is not able to access the Service. The customer agrees that delivery of the Statements <u>and Advices</u> through the Service in accordance with Condition 4 shall for all purposes be deemed to have discharged all the Bank's obligations under these Conditions.
13.	The Bank shall use <u>all</u> reasonable effort to ensure that the Service is secure and the customer's Statements <u>and Advices</u> are accessible <u>only through the Bank's internet banking and/or mobile banking platforms</u> by authentication of the customer's password ~~only but notwithstanding that, or any other~~ authentication means as agreed by the Bank from time to time. <u>Notwithstanding the foregoing,</u> the Bank does not warrant the security and confidentiality of all information delivered through the Service.
14.	These Conditions are governed by the law of the Hong Kong Special Administrative Region (the "HKSAR") and ~~The~~ <u>the</u> customer hereby agrees to submit to the exclusive jurisdictions of the HKSAR courts.
18.	~~The customer may incur additional costs for using the Service.~~
19.	~~19.~~ <u>18.</u> For those statements <u>or advices</u> that are supported by the Service, email will be the customer's only/ <u>primary</u> notice that these documents have been posted on the Bank's <u>website internet banking and/or mobile banking platforms</u> , and ~~The~~ <u>the</u> customer should check his/her designated email address regularly for such notice.
21.	~~21.~~ <u>20.</u> The customer may be required to pay a reasonable charge for obtaining a hard copy of any e-Statement/e-Advice that is no longer available for access and downloading through the Bank's <u>website internet banking and/or mobile banking platforms</u> .