

Business Integrated Account



Smarter Banking Creates Greater Business

Our Business Integrated Account helps you to seize business opportunities. For more offers, please visit our branches or website.

Customer Service Hotline: (852) 2616 6638
Website: www.ncb.com.hk

Nanyang Commercial Bank, Limited (the "Bank"), the best partner in your business growth, is committed to providing comprehensive banking solutions to suit your needs. With our one-stop banking services and exclusive privileges of different kinds of Business Integrated Account¹, you can enhance your company's financial management, operating efficiency and cost effectiveness.

Comprehensive services to meet your needs

With different kinds of Business Integrated Account, you can manage all of your company's accounts including Deposits, Loans, Trade Services, Mortgage and Investments, etc. under one roof for added flexibility and convenience.

Consolidated Statement enabling you to review your account details at a glance

- Consolidated Monthly Statement² listing the accounts summary, Total Relationship Balance ("TRB"³), Monthly Service Fee⁴ privilege, Time Deposit schedule, account balance and transaction details, can help you understand your company's full financial status at ease.
- You can conveniently view your Consolidated Monthly Statements of the previous 7 years via Corporate Banking Services Online ("CBS Online").

"Auto-Sweeping Service"⁵

You may apply for our "Auto-Sweeping Service". When the available balance of the designated current account is not sufficient to settle the cheque amount, this Auto-Sweeping Service will sweep funds from your company's other designated account to avoid bounced cheque⁶.

* This Auto-Sweeping Service is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any Bank's working date, provided the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time. If the total transfer sum exceeds the maximum limit, this Auto-Sweeping Service will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this "Auto-Sweeping Service" successfully covers the overdraft principal, if the transfer sum under this Auto-Sweeping Service successfully covers the overdraft amount, the Bank will not charge any overdraft interest.

Remittance and Express Transfer Services (SWIFT / RTGS / CHATS)

The Bank has established a suite of global remittance services that provide business customers, through diversified branch network and electronic channels, with telegraphic transfer in all major currencies and local interbank transfer in all 4 major settlement currencies. Conducting remittance transactions through CBS Online, you are no longer required to visit a branch. Time-saving, convenient and ease of use Faster Payment System (FPS)

Faster Payment System (FPS)

Faster Payment System (FPS) is a real-time payment platform provided by Hong Kong Interbank Clearing Limited with local 24-hour instant cross-bank transfer service. Business customers can register the mobile number, email address or FPS ID as your FPS Proxy ID via internet banking. You would be able to complete your transfer instantly by using the registered FPS Proxy ID.

Payroll Service

The Bank provides corporate customers with convenient and secure Payroll solution to pay salaries to any designated account of local banks. It helps you to enhance administrative efficiency and to minimize operation risk and transaction cost.

Trade Services

External trade is a key pillar of the local economy. Capitalizing on the extensive correspondent network in the Mainland and around the world and a dedicated team of commercial business professionals, we provide you with various cross-border trade services to grow your business.

All-inclusive e-banking Services

The Bank provides secure and reliable e-banking services to help you manage your finance anywhere anytime.

Corporate Banking Services Online ("CBS Online")

- You can access CBS Online to enjoy our comprehensive banking services and wide array of online transaction offers whenever needed.
- You can enjoy several banking services (e.g. telegraphic transfer, FPS, foreign exchange, payroll service, Autopay, etc) with privilege service fee.

The Bank provides 3 types of Business Integrated Account to cater for your company's different needs at different business stages:

Account Type	Auto-sweeping Service ⁵ - Maximum Limit (Calculated independently)	Monthly Service Fee ⁴ - Total Relationship Balance ³ :
Business Integrated Account - Prolific	HK\$100,000	HK\$1,000,000 or above: Waived HK\$500,000 to below HK\$1,000,000: HK\$100
	US\$12,000	Below HK\$500,000: HK\$200
Business Integrated Account - Prosperous	RMB80,000	HK\$200,000 or above: Waived Below HK\$200,000: HK\$150
		HK\$50,000 or above: Waived Below HK\$50,000: HK\$120
Business Integrated Account		

- All accounts of Master Customers and registered accounts of Registered Customers⁸ will be taken into consideration when calculating the Total Relationship Balance³ of Master Customers.
- You can view your Total Relationship Balance³ via CBS Online or the Consolidated Monthly Statement² of Business Integrated Account.

As our prestigious different kinds of Business Integrated Account customer, you can enjoy our full banking services, including:

Deposits	HKD/RMB/USD Current Account, HKD/Foreign Currency Savings Account/Time Deposit. Through our Multi-Currency Savings Account, you can manage RMB and a variety of foreign currencies.
Remittance and Express Transfer	The Bank's Remittance Service supports your payment needs. It's fast, safe, and reliable. Through diversified branch network and electronic channels, we provide you with a suite of global remittance services, including telegraphic transfer, Express Transfer (RTGS/CHATS), FPS and issuance of Demand Draft.
Payroll Service	You can pay salary on the effective day upon submitting the payroll instruction via Internet Banking, and salary payment can be made to any local bank account on the same day at the soonest.
Trade Services	Provides a variety of trade services, including Import Services, Export Services, Guarantee etc.
Loans	The Bank's professional commercial team provides you with commercial loans, commercial mortgage, machinery and equipment financing and overdraft. You can consider us as your best partner in business growth.
Investments	Securities, Funds, Foreign Currency and Bonds Trading Services together with multiple trading channels and comprehensive market information, you can capture comprehensive investment opportunities with ease
Mortgage	With a wide range of mortgage plans, our professional commercial team can tailor-make the best lending solution that meets your needs.

For details of Business Integrated Account, please visit any of our branches, contact your Relationship Manager or call the Customer Service Hotline at (852) 2616 6638

Terms for the Services:

1. Business Integrated Account

- Business Integrated Account ("BIA") includes HKD Savings Account, HKD Current Account and Multi-Currency Savings Account. Customers may open additional types of accounts such as USD or RMB current account at their own discretion.
- The existing and new customers of the Bank can apply for different types of BIA. If the existing customers do not maintain HKD Savings Account, HKD Current Account or Multi-Currency Savings Account with our Bank, they have to open such account(s) when applying for different types of BIA.

2. Consolidated Monthly Statement of Business Integrated Account

- Upon successful account opening, Master Customers will receive the Consolidated Monthly Statement of BIA which covers the information (such as account balance and transaction record) of all accounts, Time Deposit of Master Customers and registered accounts of Registered Customers (if any) (as defined in Clause 6).
- Consolidated Monthly Statement of BIA will replace the existing Consolidated Monthly Statement (if any) of Master Customers and will be mailed to Master Customers' mailing addresses. Registered Customers will continue to receive the existing Consolidated Monthly Statement.

2.3 The language of Monthly Statement will be the same as the choice made by Master Customers in the "Account Opening Application Form (Companies/Organizations)" or "Customer/Accounts/Services Information Amendment Form (Companies/ Organizations)".

3. Total Relationship Balance ("TRB")

Different types of BIA Monthly Service Fee⁴ will be determined by your Total Relationship Balance.

TRB includes:

- Deposit Balance and cash balance from Securities Margin (including HKD, RMB, and other foreign currencies);
- Market Value of the following investment products, including Securities & Securities Margin (excluding purchased but unsettled stocks), Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Precious Metal / FX Margin, Precious Metals; and
- Utilized overdraft balance under the current accounts, Securities Margin loan amounts, monthly mortgage payments (excluding any early repayments), and outstanding balance of Trade Services and other loans as may be designated by the Bank from time to time.

Note:

- The calculation of TRB is based on the average daily balance of the above-mentioned items held by a customer under its master accounts and registered accounts from the first to the last day of each calendar month.
- Foreign currency balances will be converted to HKD based on the Bank's prevailing exchange rate.
- The right of final interpretation of the definition and calculation of TRB belongs to the Bank, and the calculation results shall be subject to the Bank's records.

4. BIA Monthly Service Fee

The Bank will determine the BIA Monthly Service Fee by the TRB³ of the customer. Monthly Service Fee collection (if any) will be debited from Master Customers' designated HKD account stipulated on "Account Opening Application Form (Companies/Organizations)" or "Customer/Accounts/Services Information Amendment Form (Companies/Organizations)".

5. Auto-Sweeping Service

5.1 Definitions and Interpretation

- 1.1 "Business Day" means the day on which the Bank opens for business in Hong Kong and carries out the banking business of paying or collecting cheques which are drawn by or paid in by customers (Saturday excluded);
- 1.2 "Cut-off Time" means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal;
- 1.3 "Overdrawn Principal" means the total amount of principal overdrawn on the "Funds Recipient Account" as at the Cut-off Time of the Business Day, or the total amount of cheques debited from the "Funds Recipient Account" on that Business Day, whichever is lower;
- 1.4 "Funds Recipient Account" means such Current Account under the name of the Master Customers held with the Bank, which is designated by the Master Customers and accepted by the Bank as "Funds Recipient Account";
- 1.5 "Funds Source Account" means such Savings Account in the same currency as that of the "Funds Recipient Account" under the name of the Master Customers or Registered Customers held with the Bank, which is designated by the Master Customers or Registered Customers and accepted by the Bank as "Funds Source Account".

5.2 Subject to these Terms, the Bank shall provide this Auto-Sweeping Service to the Master Customers.

5.3 If the "Funds Recipient Account" is overdrawn by cheque(s) at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal ("Transfer Sum") from the "Funds Source Account" to the "Funds Recipient Account" on the following Business Day, upon fulfilling the following conditions:

- the amount of the available cleared funds in the "Funds Source Account" is greater than or equal to the Overdrawn Principal before such transfer; and
- the Transfer Sum must not exceed the maximum limit prescribed by the Bank from time to time at its absolute discretion.

5.4 For the avoidance of doubt, this Auto-Sweeping Service is only applicable to overdraft of the "Funds Recipient Account" due to any drawing of cheque(s) from that account. However, despite any automatic transfer effected by the Bank through this Auto-Sweeping Service, the Bank is not obliged to transfer any part of the Transfer Sum from the "Funds Recipient Account" back to the "Funds Source Account" if any cheque drawn on the "Funds Recipient Account" cannot be cleared for whatever reason.

5.5 It is the Master Customers' responsibility to monitor and maintain or to procure Registered Customers to maintain sufficient available cleared funds in the "Funds Source Account" from time to time in order that all applicable instructions, obligations and liabilities on the "Funds Source Account" owed to the Bank or any third party (including any Autopay or direct debit instructions) can be met and/or discharged when any automatic transfer is effected by the Bank from time to time through this Auto-Sweeping Service.

5.6 The Bank will not be liable to the Master Customers or Registered Customers or any third parties for any consequence or loss of any kind arising out of or in connection with the provision of this Auto-Sweeping Service (including any loss or damage incurred to the Master Customers or Registered Customers or any third party resulting from the lack or insufficiency of funds in the "Funds Source Account" to meet and/or discharge any applicable instructions, obligations or liabilities on the "Funds Source Account") unless due to the negligence or willful default of the Bank.

5.7 Without prejudice to the generality of the foregoing provisions, the Bank may refuse to perform this Auto-Sweeping Service at any time without notice and without liability if the "Funds Recipient Account" or/and the "Funds Source Account" is/are frozen for any reason.

5.8 Accounts registered for this Auto-Sweeping Service must be accounts held with the Bank.

5.9 Subject to these Terms, if the relevant transfers are not qualified for this Auto-Sweeping Service, any other arrangements which have already been in existence between the parties regarding "Funds Recipient Account", "Funds Source Account", or other accounts or services will be implemented by the Bank accordingly. For the avoidance of doubt, and without prejudice to anything provided hereof, the transfers rendered under this Auto-Sweeping Service are governed by these Terms, and that any transfer or transaction provided or rendered under any other arrangements are to be governed by the existing agreements entered into between the parties.

6. Master Customers and Registered Customers

Companies with some relationship may choose one company as Master Customer with the Bank. At least one person of the sole proprietor of sole proprietorship, partners of partnership or directors of limited company of each Registered Customer added should be the same as the sole proprietor of sole proprietorship, partners of partnership and directors of limited company of Master Customers. Registered Customers may register all or designated accounts held with the Bank under the BIA of Master Customers. Registered Customers can only register the deposit accounts of Corporate Customer as designated account under the BIA of Master Customers. Other accounts such as personal deposit accounts will not be accepted. Non-Government Organization, Non-Government Charitable Organization, Society, Club, Association, Owners Incorporation and Mutual Aid Committee cannot be designated as Registered Customers. All registered accounts will be taken into consideration for the calculation of TRB of Master Customers.

General Terms:

- This promotional material contains an overview of the various products, services and offers under this service. For details on the promotional offers, please refer to the "Business Integrated Account Promotional Offers".
- The accounts and services of the Bank are subject to the relevant terms. The Terms set out in this promotion material shall be in addition to the terms of the respective accounts and services. In case of any conflict, the Terms and Conditions in this promotion material shall prevail.
- The Bank reserves the rights to amend, suspend or terminate the above products, services and promotion offers and to amend the relevant terms at any time at its sole discretion.
- In case of any dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the English version shall prevail.

Important Notice:

Risk Disclosure: The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant offering documents for details. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

You are advised to understand the relevant details, charges, important notes and risk disclosures before you invest in Mainland China A shares. For details, please contact the branch staff of the Bank.

Risk Disclosure of Securities Trading/Funds/ Bonds Trading ("Investment products"): The prices of investment products fluctuate, sometimes dramatically. The price of an investment product may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of RMB/Foreign Currency Trading: RMB/Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB/foreign currency exchange rate may result in losses in the event that customer converts the RMB/foreign currency into HKD or other foreign currencies.

RMB Conversion Limitation Risk: RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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 does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

This promotional material is issued by the Bank and the contents have not been reviewed by any regulatory authority in Hong Kong.

Important Notice : To borrow or not to borrow? Borrow only if you can repay!



Terms for the Promotion Offers

1. The various "Business Integrated Account Promotion Offers" ("this Promotion Offer") are only applicable to customers ("Customers") who hold various "Business Integrated Account" ("BIA") with Nanyang Commercial Bank, Limited (the "Bank"). This promotion offer is only applicable to the Master Customers of various BIA. Please refer to the "Master Customers and Registered Customers" section in the BIA leaflet for details.

2. The promotion period for the promotion offer starts from today until further notice.

3. BIA is subject to the relevant terms and conditions. For details, please refer to the relevant promotion material or contact with our staff.

4. Telegraphic Transfer Handling Fee Offer

4.1 The telegraphic transfers handling fee offer are only applicable to the basic telegraphic handling fee for all inward telegraphic transfers and outward telegraphic transfers conducted via CBS Online but does not include other related fees.

5. Foreign Currency Exchange Offer

5.1 Customers can conduct foreign currency exchange via any transaction channel of the Bank to enjoy this offer.

5.2 This offer is not applicable to foreign currency banknotes exchange. Please contact the staff of the Bank for details.

5.3 Customers are required to use telegraphic transfer in Hong Kong dollars to exchange the specified foreign currency (or exchange Hong Kong dollars for the specified foreign currency) in order to enjoy the offer.

6. FPS Handling Fee Offer

6.1 Customers who transfer HKD / RMB to other banks via FPS are eligible for the offer.

7. Payroll, Autopay Instruction Fee Offer

7.1 BIA customers are required to successfully activate the CBS Online Payroll, Autopay Service. This offer is applicable to the Master Customer's HKD Account designated for debit of Monthly Service Fee (Please refer to the BIA leaflet for details) stipulated on "Account Opening Application Form (Companies/Organizations)" or "Customer/Accounts/Services Information Amendment Form (Companies/Organizations)" and upload payroll, autopay instructions through CBS Online.

7.2 The related fees will be subject to the quotes by the Bank from time to time. Please refer to the Schedule of Charge for details (https://www.ncb.com.hk/nanyang_bank/eng/html/12113.html). Regarding the Terms of Payroll, Autopay Service, please refer to "Autopay Services" of "Banking Services" under Part 2 of "Conditions for Services". Customers can access the latest "Conditions for Services" by visiting the Bank's website (www.ncb.com.hk).

General Terms

- The above promotion offers cannot be used in conjunction with other promotion offers that are not listed in this promotion.

- The accounts and services of the Bank are subject to the relevant terms. The Terms set out in this promotion material shall be in addition to the terms of the respective accounts and services. In case of any conflict, the Terms in this promotion material shall prevail.
- The Bank reserves the rights to amend, suspend or terminate the above products, services and promotion offers and to amend the relevant terms at any time at its sole discretion.
- In case of dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the Chinese and English version of this promotion material, the English version shall prevail.

Important Notice

Risk Disclosure: The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

You are advised to understand the relevant details, charges, important notes and risk disclosures before you invest in Mainland China A shares. For details, please contact the branch staff of the Bank.

Risk Disclosure of Securities Trading: The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of RMB/Foreign Currency Trading: RMB/Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB/foreign currency exchange rate may result in losses in the event that customer converts the RMB/foreign currency into HKD or other foreign currencies.

RMB Conversion Limitation Risk: RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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 does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

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

Important Notice: To borrow or not to borrow? Borrow only if you can repay!

Different types of Customers of Business Integrated Account (BIA)¹ can enjoy the following Promotion Offers.

Offer details	Business Integrated Account - Prolific	Business Integrated Account - Prosperous	Business Integrated Account
 Online Outward Telegraphic Transfer Handling Fee Offer⁴ Customers can enjoy up to 20% off on online outward telegraphic transfer handling fee	✓ (20% off)	✓ (10% off)	✗
 Inward Telegraphic Transfer Handling Fee Offer⁴ Customers can enjoy up to 20% off on inward telegraphic transfer handling fee	✓ (20% off)	✓ (10% off)	✗
 Foreign Currency Exchange Offer⁵ Enjoy foreign currency exchange offer of up to 60 pips by converting HKD into a designated foreign currency (or vice versa)	✓ • RMB, USD, AUD, CAD, CHF, JPY, NZD: 20 pips • EUR, GBP: 60 pips	✓ • RMB, USD, AUD, CAD, CHF, JPY, NZD: 10 pips • EUR, GBP: 30 pips	✓ • RMB, USD, AUD, CAD, CHF, JPY, NZD: 10 pips • EUR, GBP: 30 pips
 FPS Handling Fee Offer⁶ Customers who transfer HKD / RMB to other banks via FPS are eligible for the offer	HKD 10.00/ RMB 8.00 Per transaction	HKD 20.00/ RMB 16.00 Per transaction	HKD 30.00/ RMB 24.00 Per transaction
 Payroll, Autopay Instruction Fee Offer⁷ Customers who send Payroll, Autopay instructions via CBS Online are eligible for the offer	✓ (20% off)	✓ (10% off)	✗

Leaflet-61 (2025-03) 3,000