

25 June 2018

Notice of designated investment transactions secured by the Two-factor authentication on Internet and Mobile Banking

Dear Valued Customer,

Thank you for choosing Nanyang Commercial Bank (“the Bank”) Internet or Mobile Banking.

In order to enhance security control for online securities and other investment services, Designated Investment Transactions Secured by the Two-factor Authentication is now implemented on Internet and Mobile Banking. Starting from 22 July 2018 onwards, Precious Metal/FX Margin, Precious Metal (i.e. Notional Precious Metals Passbook Account), Currency Linked Investments, Investment Deposit and Structured Investments are newly added. Simultaneously, in order to ensure continued transactions, you must fulfill the following requirements when conducting designated investment transactions through Internet or Mobile Banking,

- (i) when using security device for verification, email address or mobile number is essential for receiving specified transaction notification,
- (ii) when using “SMS One Time Password”, email address is essential for receiving specified transaction notification,
- (iii) when choosing to trade in joint account, the Bank will send the specified transaction notification to the registered e-mail address or/and mobile phone number of the joint account in accordance with (1) and (2) above.

For details, please refer to the leaflet [**“ Designated Investment Transactions Secured by the Two-factor**](#)

[Authentication on Internet and Mobile Banking](#)

To update your record,

- ✓ please complete the [“ Contact Information Amendment Form \(Personal Customer\) ”](#) and return to any of our branches (applicable to personal and/or joint account); or
- ✓ login to Internet Banking with your Security Device for registration (only applicable for personal account),

To apply for a security device, please visit any of our branches or call our Customer Service Hotline (852) 2622 2633 and key in 1>5>1>0 after selection of language.

Phone Banking customers can trade through the Investment Hotline (852) 2850 1068 or the Automated Stock Trading Service (852) 2655 2869 during trading hours without two-factor-authentication.

For enquiry, please call Customer Service Hotline at (852) 2622 2633 or contact our branch staff.

Nanyang Commercial Bank, Limited

Risk Disclosure Statement

Investment involves risks. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by customers. Your fund may increase or reduce due to the purchase or sale of investment product, the loss incurred from investment maybe the same or greater than initial investment amount, proceeds may also change accordingly. Part of your investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. For the nature and risks involved of individual investment



products, please refer to the relevant offering documents for details. You should seek independent professional advice.

Important Notes

This promotion material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any product or service and it should not be considered as investment advice.