

"Designated Investment Transactions" include\*:

Investment Products	
HK Securities / HK Securities Margin, A Shares Securities / A Shares Securities Margin, eIPO – Subscription / Financing	Currency Linked Investments <sup>#</sup>
Funds	Investment Deposit <sup>#</sup>
Precious Metal / FX Margin <sup>#</sup>	Structured Investments <sup>#</sup>
Precious Metal (i.e. Notional Precious Metals Passbook Account) <sup>#</sup>	Debt Securities / Certificates of Deposit

<sup>#</sup> Newly added Designated Investment Transactions from July 2018 onwards

\* The designated investment transactions are subject to the announcement by the Bank from time to time. For details, please visit our website or contact our staff.

### Gentle Reminder

1. The Bank would only send the "SMS OTP" to pre-registered mobile numbers. Therefore, customers must ensure validity of the numbers pre-registered with the Bank.
2. When travelling to Mainland China or overseas, please be reminded to turn on the mobile which is connected to the mobile number registered to the Bank and activate roaming service to ensure the "SMS OTP" for your transaction could be received.
3. With satisfactory connection and sufficient internal memory in the mobile, a "SMS OTP" should be delivered promptly. If the "SMS OTP" has not arrived in a reasonable period of time, customers are suggested to call our Investment Hotline 2850 1068 or Automated Stock Trading Service 2655 2869 during trading hours to prevent a delay in transaction.
4. For the convenience of later transactions, customers are suggested to visit our branches to update their latest personal information or call our Customer Service Hotline 2622 2633 to apply for a Security Device.

### 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.

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

### Frequently Asked Questions

**Q: How can I get a Security Device? Are there any service charges involved?**

A: Personal Internet Banking customers can apply and collect a Security Device without any charges from our branches. You can also call our Customer Service Hotline (852) 2622 2633, then key in 1 > 5 > 1 > 0 after selection of language. A security device will be sent to your mailing address by post.

**Q: I have received a Security Device from the Bank by post. Can I use it instantly?**

A: No, you would have to activate the Security Device via "Security Setting Device" under "Setting" section of Personal Internet Banking after logging in.

**Q: What can I do if the online trading functionality is locked due to 5 consecutive attempts of logging in with invalid Security Codes?**

A: Please call our Customer Service Hotline (852) 2622 2633, then key in 1 > 5 > 1 > 0 after selection of language. Our Customer Service staff will be there to help.

**Q: Do I need to register for the "SMS OTP" Service?**

A: No registration is required for "SMS OTP" Service. Please ensure your pre-registered mobile number is valid and updated.

**Q: Is there any service charges for the "SMS OTP" Service?**

A: It is free if you receive a "SMS OTP" in Hong Kong. If you are in Mainland China or overseas or using overseas telecommunication service providers, your service provider may levy charges. Please consult your telecommunication service provider for details.

**Q: How would I receive the specified transaction notification effective from July 2018? If I have multiple mobile number records in the bank, which one of my mobile numbers will the "SMS OTP" be sent to?**

A: The specified transaction notification and "SMS OTP" will be sent to your latest email or mobile number registered to the Bank.

To update your record,

- please download "Contact Information Amendment Form (Personal Customer)" from our website: [www.ncb.com.hk/pform](http://www.ncb.com.hk/pform), 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).

**Q: Will the Corporate Internet Banking services be affected after the implementation of specified transaction notification?**

A: Yes. From 22 July onwards, Corporate customers are required to register with the bank a valid E-mail address and/or mobile number for receiving specific transaction notification when conducting designated investment transactions through Corporate Internet Banking. To register or update your E-mail address and/or mobile number, please visit any branch of the Bank.

For details of online security, please visit: [www.ncb.com.hk/security](http://www.ncb.com.hk/security)  
Customer Service Hotline: 2622 2633



**Designated Investment Transactions Secured by the Two-factor Authentication on Internet and Mobile Banking**

Enquiry Hotline: (852)2622 2633  
[www.ncb.com.hk](http://www.ncb.com.hk)

## Designated Investment Transactions Secured by the Two-factor Authentication on Internet and Mobile Banking

To provide better security in e-Banking Services provided by the Nanyang Commercial Bank, Limited (“the Bank”), customers are required to use two-factor authentication for identity verification when conducting “Designated Investment Transactions” through Internet or Mobile Banking. Besides, in order to ensure continued transactions, agreement to receive specified transaction notification will be required.



Phone Banking customers can trade through the Investment Hotline 2850 1068 or the Automated Stock Trading Service 2655 2869 during trading hours.

**Call our Customer Service Hotline 2622 2633 to apply a Security Device!**

### Two-factor Authentication Tools and Features

Two-factor Authentication Tools	Security Device	Mobile (One-Time Password via SMS)
<b>Features</b>	<ul style="list-style-type: none"> <li>The Security Device generates one-time security code (“<b>Security Code</b>”) as part of the two-factor authentication for online trading</li> <li>Customer must collect and activate the Security Device before use</li> </ul>	<ul style="list-style-type: none"> <li>When designated investment transactions are conducted through Internet or Mobile Banking, the Bank would send a one-time password via text message (“<b>SMS OTP</b>”) to a pre-registered mobile number, as part of the two-factor authentication process for online trading</li> <li>From now onwards, the Bank provides this option as an alternative way for customers who have not collected the Security Device to carry out two-factor authentication for designated investment transactions</li> </ul>
<b>Application Channels</b>	<ul style="list-style-type: none"> <li>Call our Customer Service Hotline 2622 2633, then key in 1&gt;5&gt;1&gt;0 after selection of language. A security device will be sent to your mailing address by post</li> <li>Apply and collect a security device from our branches</li> </ul>	<ul style="list-style-type: none"> <li>To update your mobile number or email address, download the "Contact Information Amendment Form (Personal Customer)" from our website <a href="http://www.ncb.com.hk/pform">www.ncb.com.hk/pform</a> and return to our branches</li> <li>Visit our branches to register mobile number, email address and other personal information</li> </ul>

### Steps of Using Two-factor Authentication Tools when Conducting Designated Investment Transactions Online

	Personal Internet Banking / Mobile Banking		Personal Internet Banking
<b>Step 1</b>	Login via “ <b>Password</b> ”		Login via “ <b>Password</b> ” & “ <b>Security Code</b> ”
<b>Step 2</b>	<b>Customers with an activated Security Device</b> <ul style="list-style-type: none"> <li>After logging in, select “Security Code” or “SMS OTP” to conduct authentication while entering the platform for designated investment transaction</li> <li>You would be allowed to proceed upon successful authentication</li> </ul>	<b>Customers without an activated Security Device</b> <ul style="list-style-type: none"> <li>After logging in, when entering the platform for designated investment transaction page, a “SMS OTP” would be sent to the pre-registered mobile number for two-factor authentication</li> <li>You would be allowed to proceed upon successful authentication</li> </ul>	After logging in, investment transaction could be conducted right away
<b>Authentication Tool Used</b>	Security Code or SMS OTP		Security Code
<b>Specified Transaction Notification</b>	Email or SMS		Email or SMS

Remark: 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 above.