

February 2021

Dear Valued Customer,

Notice of Amendments to the "Conditions for Services"

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank"). Please be informed that the Bank's the "Conditions for Services" Part 2 Terms 14 (Bank Services relating to Faster Payment System) have been amended with and will be effective from 28 March 2021 ("Effective Date"). Details of the amendment are stated below.

Amendment Details

Part 2: Bank Services – 14. Bank Services relating to Faster Payment System

No. of CFS	Summary of the Amendments / Important Notes
14.5 Your	Terms 14.5(b) Newly Added(shown in underline) as
Responsibility	follows.
	(b)Proxy ID
	Any Proxy ID to be registered by you for the
	Addressing Service must satisfy any applicable
	requirements imposed by HKICL from time to time. For
	example, HKICL may require the mobile phone number
	or email address to be registered as Proxy ID to be the
	same number or address registered by you as contact
	information on our records at the relevant time. You
	understand and agree that we, other Participants and
	HKICL have the right and discretion without giving
	notice to deregister any Proxy ID that is not correct or
	up-to-date in accordance with available information
	without your consent.



Please note that the amendments shall be binding on you if you continue to use any of our Faster Payment banking services on or after the Effective Date. If you do not accept the amendments, we may not be able to continue to provide related services to you. For enquiry, please contact our staff or call our Customer Service Hotline at (852) 2622 2633.

The new version of the "Conditions for Services" will be available at our official website and displayed in our branches from the Effective Date. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

Nanyang Commercial Bank, Limited