

智 友 理財  
ENRICH  
Service Guide



## ***Enrich Banking* Power up your wealth**

Thank you for using *Enrich Banking*. Enjoy the exclusive personalised services.

Your life is full of opportunities and excitement. So when it comes to banking, you would prefer a solution that can keep pace with your lifestyle.

*Enrich Banking* is designed to complement your lifestyle and preference, providing you with 24-hour banking services. Through our sizable team of professionals, diversified service channels, personalised e-services and fabulous privileges, you can accumulate wealth and realise your financial goals with ease.

***Enrich Banking* not only provides you with comprehensive banking products and services to help you accumulate wealth, but also brings you a brand-new banking experience where you can manage your finances anytime and anywhere.**

**1. Enriched services Facilitate financial management**

- 1.1 Online Chat service
- 1.2 Internet and Mobile Banking
- 1.3 Mobile App

**2. Enhanced platform Provides personalised services**

- 2.1 e-Alert service
- 2.2 NCB Market News

**3. Engaged team Goes the extra mile for your needs**

- 3.1 Professional financial services team
- 3.2 24-hour exclusive *Enrich Banking* Hotline

**4. Enjoyable privileges Bring you greater exclusivity**

- 4.1 Products and offers



## 1. Enriched services Facilitate financial management

*Enrich Banking* offers round-the-clock services via diversified banking channels, allowing you to manage your personal finances and grasp every opportunity to grow wealth.

### 1.1 Want to enjoy flexible support without the limitations of time and location?

#### Online Chat service<sup>1</sup>

- The first-ever bank in Hong Kong to provide a 7x24 Online Chat service which enables you to make product enquiries via the interactive chat platform of our Internet Banking. One of our customer service representatives will give you immediate online assistance.

### 1.2 Want to manage your personal accounts and transactions in an easier and more flexible way?

#### Internet Banking and Mobile Banking

- With our Internet Banking and Mobile Banking services, you can quickly and securely access your accounts and conduct transactions anytime and anywhere.
- You can enjoy preferential handling fees for designated banking services.

### 1.3 Want to obtain up-to-date information for making wise financial decisions?

#### Mobile App

- Simply search for “NCB” at the App Store or Google Play, and you can download the NCB Mobile App. With this Mobile App, you can manage your finances on the go and gain easy access to the latest market information, such as stock information, exchange rates, precious metal trading prices, as well as ATM and branch information and promotional offers.
- If you plan to travel, you can apply for Universal Travel Insurance (Single Travel Plan)<sup>2</sup> via the Mobile App and enjoy a truly worry-free journey.

Remark:

1 Only applicable to customers who take up Enrich Banking service in sole-name

2 The enrollment of Universal Travel Insurance (Single Travel Plan) via the Mobile App only accepts credit card payment.

1  
enriched  
services

## 2. Enhanced platform Provides personalised services

Our e-platform is customised to meet your needs, enabling you to receive service notifications and market information of your choice.

### 2.1 Want to receive bank notifications for hassle-free financial management?

#### **e-Alert service<sup>3</sup>**

- You can receive customised e-Alerts through e-mail or SMS regarding payroll dates, time deposit maturity dates and other important notifications.
- Even if you are away for meetings, you can still receive e-Alerts notifying you about stock prices, information about IPO and currency exchange, etc. so that you can manage your financial decisions with complete peace of mind.

### 2.2 Want to monitor the financial market closely so you don't miss out any opportunities?

#### **NBC Market News**

- You NCB Market News enabling you to stay on top of the market trends aswell as to capture investment opportunities.

Remark:

3 For e-Alert service details, please login to Internet Banking and retrieve the relevent information.

### 3. Engaged team Goes the extra mile for your needs

Our professionals are always at your service, providing you with reliable support and viable solutions, to help you achieve your financial goals.

#### 3.1 Want to have a professional team to achieve your financial goals?

##### **Professional financial services team**

- Our mortgage experts at over 40 branches can provide you with comprehensive information about property purchase. You can also make an appointment for a mortgage application through the mortgage hotline to make it easy for you to purchase property.
- Our experienced financial planning managers offer fully-fledged solutions to provide comprehensive protection for you and your family, helping you plan for a stable future.

#### 3.2 Want to enjoy personal service and manage your finances in a hassle-free way?

##### **24-hour exclusive *Enrich Banking* Hotline**

- Our dedicated *Enrich Banking* Hotline (852) 2616 6166 provides a one-stop service for you to manage your banking and credit card accounts, conduct securities and other investment transactions, apply for general insurance service and make enquiries about other banking services.

Engaged  
team<sup>3</sup>

## 4. Enjoyable privileges Bring you greater exclusivity

In addition to a wide range of banking products and service offers, we also provide you with exclusive customer events to brighten up your day.

### 4.1 Want to enjoy incredible offers and grow your wealth?

#### Products and offers

- A broad suite of RMB services are available, including currency exchange, remittance, time deposits, savings, cheques, ATM cards, life insurance, fire insurance, securities, funds, bond subscription, secondary market bond trading, Structured Investments and investment deposits. Standing instructions can also be pre-set to exchange HKD for RMB through our RMB Standing Instructions service.
- Preferential time deposit interest rates.
- Currency exchange offer<sup>4</sup> and standing exchange instructions can be pre-set via Internet Banking to exchange currency at a specific period or exchange rate.
- Diversified insurance products provide full coverage to protect you and your family at different stages of life.
- Preferential brokerage fees for taking up the services of securities trading, securities margin trading, monthly securities investment plan, IPO (includes financing service) and share financing via automated service channels, such as Internet Banking, Automated Stock Trading Hotline or Mobile Banking.
- Subscription fee discount for subscribing funds via Internet Banking or branches<sup>5</sup>.
- The monthly contribution of the Monthly Stocks Savings Plan and the Monthly Funds Savings Plan can be as low as HK\$1,000. If you settle your monthly contribution by a BOC Credit Card, you can earn credit card bonus points.
- BOC CUP Dual Currency Platinum Credit Card supports both HKD and RMB settlement, enabling you to save currency conversion costs and enjoy perpetual annual fee waiver<sup>6</sup>.

#### Remarks:

- 4 This offer is not applicable to the exchange of foreign currency banknotes.
- 5 The offer is not applicable to the funds which are entitled with subscription fee waiver or the funds transferred within the same fund house and/or subscribed via Monthly Funds Savings Plan. The offer is subject to relevant terms and conditions, please contact the staff of Nanyang Commercial Bank, Limited (the "Bank") for details.
- 6 For the services and offer details of BOC CUP Dual Currency Platinum Credit Card, please refer to the relevant promotional materials.

# Enjoyable privileges

- “All-You-Want” Mortgage Scheme, a comprehensive financial solution that brings mortgage and current accounts under one roof, enables you to save on your mortgage interest expenses and shorten the repayment tenor by adjusting your monthly repayments to suit your needs. You can also choose your mortgage account as your payroll account, so you can save mortgage interest expenses immediately on pay day.
- Auto-Sweeping Service <sup>7</sup> Provides you with protection of cheque issuance, when the available balance of your current account is not sufficient to settle the cheque amount, funds will be transferred from your savings account automatically to avoid bounced cheque.

Remark:

<sup>7</sup> *Enrich Banking* customers can apply for HKD, USD and RMB Auto-sweeping Service. The pre-set maximum limit of Auto-Sweeping is HK\$D5,000 (for HKD account), USD600 (for USD account) and RMB4,000 (for RMB account). Customers can re-set the maximum limit. The self-designated maximum limit of Auto-Sweeping is HK\$50,000 (for HKD account), US\$6,000 (for USD account) and RMB40,000 (for RMB account). 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 or the maximum limit designated by you. 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, the overdraft principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.



## Daily transaction limits for Self-service Banking<sup>8</sup>

### Daily transaction limits of Self-service Banking

Types of Transaction	Maximum Daily Limit
Cash withdrawal	HK\$20,000
Transfer in the same currency among registered accounts (within the card)	No limit
Transfer to other accounts (not within the card) in the same currency, “EPS” and “UnionPay” POS	HK\$50,000 / RMB50,000 (depending on the currency of transaction)
Bill payments via “JET PAYMENT” and “PPS” (not applicable to ATM Card (RMB) and RMB accounts linked to ATM Card)	HK\$100,000

Remarks:

#### 8 Self-service Banking

- The maximum daily limit of cash withdrawal, card spending, transfer and bill payment will be calculated on a customer basis (regardless of the number of ATM cards held by each customer). For transactions involving RMB, please refer to the “Supplementary Information on Renminbi Services”.
- The daily cash withdrawal limit of a customer is HK\$20,000 or RMB20,000 depending on the currency of the transaction. The daily cash withdrawal limit can be adjusted to HK\$10,000 or RMB10,000 upon customer's request. For details, please contact the staff of the Bank.
- The maximum daily limit for transfer in the same currency to other accounts (not within the card) and the maximum daily limit for card spending transactions is HK\$50,000 or RMB50,000 (depending on the transaction currency).

**For enquiries, please call *Enrich Banking Hotline*(852) 2616 6166,  
or visit any of our branches.**

**[www.ncb.com.hk](http://www.ncb.com.hk)**

General Terms and Conditions:

- *Enrich Banking* Services is only applicable to personal banking customers.
- *Enrich Banking* customers should maintain the “Total Relationship Balance”\* of HK\$200,000 or above with Nanyang Commercial Bank, Limited (the “Bank”).
- The above mentioned products, services and offers are subject to relevant terms and conditions.
- This Service Guide gives an introduction of the products, services and offers under the service of *Enrich Banking*. For details of the other products and services and the relevant terms and conditions, please contact the staff of the Bank or visit [www.ncb.com.hk](http://www.ncb.com.hk).
- All the offers listed above cannot be used in conjunction with other privileges that are not stipulated in this Service Guide.
- The Bank is the insurance agent of the above-mentioned insurance services.
- Universal Travel Insurance is underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”). BOCG Insurance is authorized and regulated by Office of the Commissioner of Insurance to carry on general insurance business in the Hong Kong Special Administrative Region of the People’s Republic of China. The plan is governed by the terms and conditions in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.
- The Bank reserves the right to amend, suspend and terminate the above products, services and offers, and amend the relevant terms and conditions at any time at its sole discretion without prior notice to customers.
- In case of dispute(s), the decision of the Bank shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this Service Guide, the Chinese version shall prevail.

\*Definition of “Total Relationship Balance”:

- Includes the monthly value of the following items under the customer’s name:
  - the average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>a</sup> (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the life insurance plans<sup>b</sup>, outstanding balance of other loans<sup>c</sup> and the vested balance of the Mandatory Provident Funds (“MPFs”) <sup>d</sup>; and
  - mortgage payments<sup>e</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>f</sup> and the “Total Relationship Balance” of the Master Customer of ***Business Integrated Account***<sup>g</sup>.
- The “Total Relationship Balance” under the customer’s name will include the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. The “Total Relationship Balance” in the joint-name of the customer and other person only includes the “Total Relationship Balance” of all corresponding joint-name accounts.
- Actual monthly calculation period starts from the last business day of the previous month to the day before the last business day of the prevailing month.
- All foreign currency balances will be calculated based on exchange rates quoted by the Bank from time to time.
- The relevant calculation results shall be subject to the Bank’s records.

Remarks:

- a. The Bank will calculate the daily market value according to the features of investment products. Unsettled bought quantities of the stock will be excluded while securities collateral will be included.
- b. Only apply to life insurance plans distributed by the Bank as an insurance agent. Cash value of the policy will be subject to the relevant insurance policy provisions. (Remark: For the life insurance policy distributed by the Bank as an insurance agent (Not includes HKMC Annuity Plan underwritten by HKMC Annuity Limited) and issued on or before 27 January 2022, the calculation of the “Total Relationship Balance” is based on the policy cash value as of 27 January 2022. For the HKMC Annuity Plan underwritten by HKMC Annuity Limited, the calculation of the “Total Relationship Balance” is based on the policy cash value as of 27 February 2023.)
- c. Other Loans refer to the loan products provided by BOC Credit Card (International) Limited or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
- d. Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

- e. (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount (except the first monthly payout amount) will be counted.
- f. BOC Credit Cards refer to the credit cards issued by BOC Credit Card (International) Limited.
- g. Only apply to the sole proprietorships owned by the personal customers who maintain sole-named **NCB Wealth Management** services with the Bank. Such sole proprietorship shall hold the **Business Integrated Account** with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of **Business Integrated Account**, please refer to the relevant product leaflets and terms and conditions for the services.

## Terms and conditions of Auto-Sweeping Service (the “Terms”)

### 1 Auto-Sweeping Service

#### 1.1 Definitions and Interpretation

- 1.1.1 “Account Holder(s)” means the holder(s) of the Funds Recipient Account and the Funds Source Account
- 1.1.2 “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;
- 1.1.3 “Cut-off Time” means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal;
- 1.1.4 “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;
- 1.1.5 “Funds Recipient Account” means such current account under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as “Funds Recipient Account”;
- 1.1.6 “Funds Source Account” means such savings account in the same currency as that of the “Funds Recipient Account” under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as “Funds Source Account”.
- 1.2 Subject to these Terms, the Bank shall provide this Auto-Sweeping Service to the Account Holder(s).
- 1.3 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:
  - (a) before such transfer, the amount of the available secured overdraft facility in “Funds Recipient Account” is lower than the Overdrawn Principal (if applicable) or there is no secured overdraft facility in “Funds Recipient Account”; and
  - (b) 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
  - (c) the Overdrawn Principal must not exceed the maximum limit prescribed by the Bank from time to time at its absolute discretion, or the maximum limit designated by the Account Holder(s) from time to time.
- 1.4 The Overdrawn Principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.
- 1.5 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.
- 1.6 It is the Account Holder(s)’ responsibility to monitor and 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.

- 1.7 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.
- 1.8 Accounts registered for this Auto-Sweeping Service must be accounts held with the Bank.
- 1.9 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.
- 1.10 If you are having Auto-Sweeping service, the daily Overdrawn Principal limit will be determined by the highest customer class you maintained in our bank. For details, please contact our staff.

**Remark:** Auto-Sweeping Service is only applicable to customers designated by the Bank from time to time. Please contact our staff for details of designated customers.

**Risk Disclosure of Foreign Currency Trading:**

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

**Risk Disclosure of RMB Investment and RMB Insurance Services:**

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

RMB policy is subject to exchange rate risk. The exchange rate between RMB and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB policy will vary with the exchange rate. The exchange rate between RMB and HKD will be the market-based prevailing exchange rate determined by the insurer from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB policy.

RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and 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.

**Risk Disclosure of Securities Trading:**

Prices of securities may fluctuate, sometimes dramatically. Prices of securities may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

**Risk Disclosure of Securities Margin Trading:**

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.



**Risk Disclosure of Funds Investment:**

Certain mutual funds and unit trusts ("Investment Funds") are structured products involving derivatives. The investment decision is yours but you should not invest in any Investment Fund unless the intermediary who sells such Investment Fund to you has explained to you that such Investment Fund is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment in Investment Funds involves significant risks. It is impossible to describe every risk associated with such an Investment Fund that is relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant Investment Fund including, in particular, the sections about risks, and ensure that you fully understand the nature and all the risks associated with an investment in the relevant Investment Fund and are willing to assume such risks. You should carefully consider whether the relevant Investment Fund is suitable for you in light of your own relevant circumstances. If in doubt, you should seek independent professional advice.

**Risk Disclosure in respect of Precious Metal / FX Margin Trading:**

The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

**Risk Disclosure of Structured Investments and Investment Deposit:**

These are structured investment products involving derivatives. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. These products are not equivalent to time deposit. Structured Investments is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

**Risk Disclosure of Debt Securities Trading:**

The prices of debt securities fluctuate, sometimes dramatically. The price of a debt 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 debt securities.

**Risk Disclosure / Important Notes:**

This Service Guide does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment product or service. 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. Customers' fund may increase or reduce due to the purchase or sale of investment products. The loss incurred from investment maybe the same or greater than initial investment amount, proceeds may also change accordingly. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, willingness and ability to bear risks, and understand the nature and risks of the relevant product. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant product offering documents for details. Customers should seek professional advice from an independent financial adviser.

This Service Guide is issued by Nanyang Commercial Bank, Limited 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!**

