

NCB Wealth Management Service Fees

Effective from 27th February, 2022

NCB Wealth Management service fee is determined by Total Relationship Balance.

"Total Relationship Balance" (HKD)	Monthly Service Fee* (HKD)
1,000,000 or above	Waived
Below 1,000,000	280

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^a (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^b, outstanding balance of other loans^c and the vested balance of the Mandatory Provident Funds ("MPFs")^d; and
 - mortgage payments^e, outstanding balance and un-post installment balance under the BOC Credit Card^f and the "Total Relationship Balance" of the Master Customer of **Business Integrated Account**^g.
- 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:

- 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.
- 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 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.)
- 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.
- Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- (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.
- BOC Credit Cards refer to the credit cards issued by BOC Credit Card (International) Limited.
- 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.

* The monthly fee will be debited from your settlement account. If the monthly fee cannot be debited from your settlement account, we reserve the right to terminate the **NCB Wealth Management** Service and other special offers to you at our absolute discretion.

NCB Wealth Management Service Fees

NCB Wealth Management Secured Overdraft Facility¹

Types of Secured Asset	Item	Loan Ratio	Handling Fee	Interest Rate (per annum)
Time Deposit	HKD,USD	100% of the deposit amount	Waived	Prime Rate ² -1% or HIBOR, whichever is higher.
	AUD, CAD, CHF, EUR, GBP, JPY, NZD	80% of the deposit amount		
	DKK, SEK	75% of the deposit amount		
Securities ^{3,4}	Locally listed Shares	Up to 60% of the market value	Waived	Prime Rate ² or HIBOR, whichever is higher.
	Funds	Up to 70% of the market value		

Remarks:

1. NCB reserves the right to stipulate and change the types of assets that is acceptable as security, loan ratio, overdraft limit and overdraft interest rate at its absolute discretion.
2. Prime Rate refers to Hong Kong Dollar Prime Rates quoted by NCB from time to time.
3. Secured assets of securities will be subject to the prevailing list announced by NCB from time to time. For details, please contact your Customer Relationship Manager.
4. Secured assets of securities exclude securities that NCB shall not grant any advances, loans or credit facilities etc. in order to comply with any laws, regulations, rules and practices. For details, please contact your Customer Relationship Manager.

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

Nanyang Commercial Bank, Limited

Nanyang Commercial Bank, Limited reserves the right to amend or withhold the above fees, terms and conditions at our discretion.