

NCB Wealth Management Service Fees

Effective from 1 March, 2025

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" (TRB):

- Deposit Balance and cash balance from Securities Margin (including HKD, RMB, and other foreign currencies);
- Market Value of the following investment products, including Securities & Securities Margin (excluding purchased but unsettled stocks), Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Precious Metal / FX Margin, Precious Metals;
- Utilized overdraft balance under the current accounts, Securities Margin loan amounts, monthly mortgage payments (excluding any early repayments), and outstanding balance of other loans as may be designated by the Bank from time to time;
- Policy cash value of the life insurance plans distributed by the Bank as an insurance agent (for HKMC Annuity Plan underwritten by HKMC Annuity Limited, the policy cash value will be calculated as of 27 February 2023; for other life insurance policies issued by the Bank as an insurance agent on or before 27 January 2022, the policy cash value will be calculated as of 27 January 2022); and
- The vested balance of the Mandatory Provident Funds with BOCI-Prudential Trustee Limited.

Note:

- The calculation of TRB is based on the average daily balance of the above-mentioned items held by a customer under his/her personal accounts, joint accounts or accounts managed by the customer in the capacity of trustee or custodian, from the first to the last day of each calendar month.
- Foreign currency balances will be converted to HKD based on the Bank's prevailing exchange rate.
- The right of final interpretation of the definition and the calculation of TRB belongs to the Bank, and the calculation results shall be subject to the Bank's records.

* 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)
Securities ^{2,3}	Locally listed Shares	Up to 60% of the market value	Waived	Prime Rate ⁴ 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. 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.
3. 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.
4. Prime Rate refers to Hong Kong Dollar Prime Rates quoted by NCB from time to time.

In case of any discrepancy between the Chinese and English versions of this *NCB Wealth Management Service Fees*, the Chinese version shall prevail.

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.