

## 有關修訂「零售銀行服務一般說明」及「人民幣業務附加說明」 條款的通知

感謝閣下使用南洋商業銀行有限公司（「本行」）的銀行服務。

茲通知本行已修訂「零售銀行服務一般說明」及「人民幣業務附加說明」的條款，並將於 2019 年 8 月 1 日（「生效日期」）生效。請見下列有關修訂詳情。第 A 部分概括列出主要修訂重點。第 B 部分則列出不同部分的修訂內容以便閣下參考。

### 第 A 部分：主要修訂概要

#### 「零售銀行服務一般說明」

更改通知/重要提示概要	第 B 部分項目
刪除提款卡年費從客戶賬戶內扣取的安排。	1
刪除提款卡收取年費內容。	2

#### 「人民幣業務附加說明」

更改通知/重要提示概要	第 B 部分項目
刪除提款卡年費從客戶賬戶內扣取的安排。	1

### 第 B 部分：主要修訂概要

#### 「零售銀行服務一般說明」

項目	修訂
1	刪除「零售銀行服務一般說明」提款卡第六段（第 6 頁）：「有關年費將於發卡後直接於客戶卡內主賬戶內扣取。」
2	刪除「零售銀行服務一般說明」賬戶聯動服務（只適用於提款卡（雙幣））第十六段（第 11 頁）：「年費。」

**「人民幣業務附加說明」**

項目	修訂
1	刪除「人民幣業務附加說明」第 5.1 條第四段(第 4 頁):「客戶首次申請提款卡時, 不須即時繳付年費, 有關費用將於稍後向客戶有關賬戶扣取。」

請注意, 如閣下在上述生效日期當日起或之後繼續持有於本行開設的戶口或使用本行提供的任何銀行、金融或其他服務, 上述修訂將對閣下具有約束力。若閣下不接納有關修訂, 本行可能無法繼續為閣下提供服務。如有任何查詢/回應, 請聯絡本行職員, 亦可致電南商提款卡 24 小時客戶服務熱線(852) 2616 6266 或個人客戶服務熱線(852) 2622 2633。

更新後的「零售銀行服務一般說明」及「人民幣業務附加說明」的中英文版本將於生效日期起上載於本行的網站([www.ncb.com.hk](http://www.ncb.com.hk)), 並於 2019 年 8 月 1 日起擺放於本行各分行供客戶參閱。客戶亦可到分行索取上述文件。如本通知的中、英文版本有歧義, 概以英文版本為準。

南洋商業銀行有限公司謹啟  
2019 年 7 月 15 日

15 July 2019

## **Notice of Amendments to the "General Information" and "Supplemental Information On Renminbi Services"**

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank").

Please be informed that the Bank's "General Information" and "Supplemental Information On Renminbi Services" have been amended and will be effective from 1 August 2019 ("Effective Date"). Please find below details of the amendments. Part A below sets out a summary of the key amendments. In Part B, details of the amendments to different sections are provided for your ease of reference.

### **Part A. Summary of Key Amendments** **"General Information"**

<b>Summary of the amendments / Important Notes</b>	<b>Part B sections</b>
To delete the arrangement of deducting annual fee of ATM Card from customers' account.	1
To delete the content of annual fee of ATM Card.	2

### **"Supplemental Information On Renminbi Services"**

<b>Summary of the amendments / Important Notes</b>	<b>Part B sections</b>
To delete the arrangement of deducting annual fee of ATM Card from customers' account.	1

## **Part B: Details of Key Amendments**

### **“General Information”**

<b>Section</b>	<b>Amendments</b>
1	Paragraph 6 under ATM Card section of the “General Information” (Page 6) is deleted: “Annual fees will be deducted in advance from your primary account in Card when the ATM Card is issued.”
2	Paragraph 16 under Auto-transfer Service (Only applicable to ATM Card (Dual Currency)) section of the “General Information” (Page 11) is deleted: “annual fee.”

### **“Supplemental Information On Renminbi Services”**

<b>Section</b>	<b>Amendments</b>
1	Paragraph 4 of Clause 5.1 of the “Supplemental Information On Renminbi Services” (Page 6) is deleted: “When you apply for an ATM Card for the first time, you are not required to pay the annual fee immediately. The annual fee will be debited from your account on a later date.”

Please note that the amendments above shall be binding on you if you continue to maintain your account(s) with the Bank or use any of our banking, financial or other services on or after the Effective Date. If you do not accept the amendments, we may not be able to continue to provide services to you. Should you have any enquiry/response, please contact the Bank staff, or call our NCB ATM Card 24-hour Customer Service Hotline at (852) 2616 6266 or our customer service hotline at (852) 2622 2633.

The updated version of the “General Information” and “Supplemental Information On Renminbi Services” will be available on our website ([www.ncb.com.hk](http://www.ncb.com.hk)) from the Effective Date and will be displayed in our branches from 1 August 2019.



Hard copy thereof can also be obtained at our branches upon request. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

**Nanyang Commercial Bank, Limited**