

2 Sep 2023

**Notice of Amendments to "General Banking Services Charges", "General Information" and "Supplemental Information on Renminbi Services"**

Thank you for using the banking services of Nanyang Commercial Bank, Limited ("the Bank"). Due to the change of BOC Credit Card additional bank account services, please be informed that the Bank's "General Banking Services Charges", "General Information" and "Supplemental Information on Renminbi Services" have been amended, and terms therein related to the BOC Credit Card linked accounts/services have been deleted, and will come into effect on 7th Nov 2023 (the "Effective Date"). For details, please see Attachment 1, Attachment 2 and Attachment 3.

Please note that the amendments 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 these amendments, the Bank may not be able to continue to provide service(s) to you.

You may download a copy of the existing "General Banking Services Charges" from the Bank's website (the Bank's website > "Personal Banking"/ "Corporate Banking"> "Schedule of Charges"), a copy of the existing "General Information" and "Supplemental Information on Renminbi Services" from the Bank's website (the Bank's website > "Personal Banking"/ "Corporate Banking"> "Other Services" > "Conditions and Rules for Services and other Information") until 7th Nov 2023. Only the copy of revised "General Banking Services Charges", the copy of revised "General Information" and the copy of revised "Supplemental Information on Renminbi Services" will be respectively available from the above websites from the Effective Date. You may download this customer notice on the



Bank's website (the bank's website > "about US" > "Notice") by 1 January 2025. You may not be able to view or download the existing "General Banking Services Charges", the existing "General Information" and this customer notice after the relevant date(s). Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

For any inquiries/responses, please contact our staff or call our Customer Service Hotline at (852) 2622 2633.

## Nanyang Commercial Bank, Limited

### Attachment 1

Details of the amendments to "General Banking Services Charges"

Type of Services	Details of the amendments to Charges/Details
ATM cash withdrawal via "VISA / PLUS" network (Applicable to BOC Visa Credit Card linked with bank accounts) <sup>4</sup>	Delete Charges: <del>HKD25.00-</del> <del>per transaction</del>
ATM cash withdrawal via "MasterCard / Cirrus" network (Applicable to BOC MasterCard Credit Card linked with bank accounts) <sup>5</sup>	Delete Charges: <del>HKD25.00-</del> <del>per transaction</del>

### Attachment 2

Details of the amendments to "General Information"

(1) "ATM card"

Section	Amendments / Delete Details (Amendments are shown in strikethrough to indicate deletion)
Page 5-6	<b>ATM card</b>  .....  ATM Card gives access to your registered accounts (registered

	<p>accounts can be individual account, single-sign joint account and sole-proprietor account) at our ATMs and designated electronic channels. The maximum number of accounts that you may register for each ATM Card (depending on the type of ATM Card) is subject to our revision from time to time. You may register any of your accounts under your name (including single-sign joint account) up to a maximum of 5 Cards (including BOC Credit Card).</p> <p>.....</p> <p>You may use ATMs with the logo "JETCO" or "UnionPay", <del>"PLUS" (applicable to BOC VISA Credit Card linked with bank accounts) or "CIRRUS" (applicable to BOC MasterCard Credit Card linked with bank accounts)</del> (depending on the card type).</p> <p>.....</p>
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(2) The "Account Linkage Service (only applicable to ATM cards (dual currency))"

<b>Section</b>	<b>Amendments / Delete Details (Amendments are shown in strikethrough to indicate deletion)</b>
Page 10-11	<p>.....</p> <p>When you withdraw cash or make purchase by your ATM Card via "UnionPay", <del>"PLUS" (applicable to BOC Visa Credit Card linked with bank accounts) or "CIRRUS" (applicable to BOC MasterCard Credit Card linked with bank accounts)</del> network, owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the primary account number of your ATM Card but not the number of the actual account being debited. You can enquire the transaction details via Internet Banking, passbook or statement.</p> <p>When you purchase any goods from or use any service provided by any retailer, shop or organization using your ATM Card via "UnionPay" or "EPS", the statement from us may not display the name of the relevant retailer, shop, organization, or the transaction record number.</p> <p><del>The ATM Card may be incorporated into your BOC credit card. If you use the credit card account to withdraw cash at ATM, additional credit card charges and overdraft interest will be incurred.</del></p> <p>.....</p>

	<p>Charges will apply to:</p> <ul style="list-style-type: none"> <li>- replacing a lost card.</li> <li>- cash withdrawal in Hong Kong from ATM other than JETCO ATM.</li> <li>- cash withdrawal outside Hong Kong from ATMs with the logo "JETCO" or "UnionPay", "PLUS" (applicable to <del>BOC VISA Credit Card linked with bank accounts</del>) or "CIRRUS" (applicable to <del>BOC MasterCard Credit Card linked with bank accounts</del>) (depending on the card type)</li> <li>- mailing cheque book to you.</li> </ul>
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### Attachment 3

#### "5. ATM Card and Credit Card with debit function"

Section	Amendments / Delete Details (Amendments are shown in strikethrough to indicate deletion)
Page 5-6	<p>5. ATM Card and <del>Credit Card with debit function</del></p> <p>With a debit card <del>or a credit card with debit function</del> issued by us, the holder of Renminbi related account may conduct account balance enquiry, transfer to another account with us and cash withdrawal through ATM or through designated electronic media 24 hours a day.</p> <p>.....</p> <p>5.1 Application</p> <p>.....</p> <p>-If the ATM card <del>or credit card with debit function</del> applied for is not handed over to you immediately, it will be mailed to you (depending on the card type).</p> <p>.....</p> <p>5.2 Operation</p> <p>- You may use ATMs with the logo "JETCO" or "UnionPay", "PLUS" (applicable to <del>BOC VISA Credit Card linked with bank accounts</del>) or "CIRRUS" (applicable to <del>BOC MasterCard Credit Card linked with bank accounts</del>) (depending on the card type)</p> <p>.....</p>