



## 風生，寬廣理財空間

從香港到內地 服務一脈相承

電話：2622 2633  
網址：[www.ncb.com.hk](http://www.ncb.com.hk)

NCB Wealth Management  
Service Guide





Welcome to the exclusive world of NCB Wealth Management by Nanyang Commercial Bank and the professional services and unrivalled privileges that come with it.

With NCB Wealth Management, you receive the exclusive benefits and professional services reserved only for those of your privileged status, while making the most of every opportunity to grow your wealth further.

This NCB Wealth Management Service Guide introduces you to the wide array of unparalleled personal financial services catering for your needs, and provides you with outstanding privileges and benefits suited for your unique lifestyle.

Should you require further information, please feel free to contact our Personal Financial Services Manager or call our NCB Wealth Management 24-hour Manned Phone Banking Service Hotline.

Our professional Personal Financial Services Managers are pleased to assist you in achieving your financial goals.

# Content

## 1 PROFESSIONAL WEALTH MANAGEMENT SERVICES

- Dedicated Personal Financial Services Manager
- Customized Financial Planning Service
- Consolidated Monthly Statement
- Comprehensive Wealth Management Services
- Convenient Cross-Border Banking Services
- "Capital Investment Entrant Scheme" Account Service

## SUPERIOR STATUS 2

- NCB Wealth Management Centres
- Priority Counter Services
- Manned Phone Banking Services
- International Toll-free Service
- Personal Electronic Banking Services
- Extensive Branch Network

## PRIVILEGED BANKING SERVICES 3

- NCB Wealth Management Cheque Book and Passbook
- Pre-arranged Remittance Services
- NCB Wealth Management Platinum Card

## 4 APPENDICES

- NCB Wealth Management Manned Phone Banking Services Operating Procedure and Guideline
- Phone Banking Services Operating Procedure and Guideline
- Phone Banking Securities Services Operating Procedure and Guideline
- NCB Wealth Management and Enrich Hotline

# Professional Wealth Management Services





# 1. Professional Wealth Management Services

NCB Wealth Management provides you with customized and comprehensive NCB wealth management services. Our professional Personal Financial Services Manager can help you identify your needs, analyze your financial situation and offer you a variety of options towards achieving your financial goals.

## 1.1 Dedicated Personal Financial Services Manager

Our experienced Personal Financial Services Managers are always ready to help you formulate personalized financial planning strategy and better manage your wealth.

## 1.2 Customized Financial Planning Service

Leveraging on the profound experience, your dedicated Personal Financial Services Manager will provide you with short, medium and long- term wealth management solutions according to your financial objective and risk tolerance level.

Your dedicated Personal Financial Services Manager will review your asset management portfolio regularly amid the ever-changing market, helping you formulate a personalized financial management solution to manage your wealth.

## 1.3 Consolidated Monthly Statement

An easy-to-read consolidated monthly statement listing all transaction details and balances<sup>1</sup> of your registered accounts is available for your reference. What is more, you can conveniently access the environmental-friendly electronic statement via Internet Banking.

### **Personal Consolidated Financial Summary**

By simply registering all your bank accounts for inclusion in your consolidated monthly statement, you will have a concise financial summary listing all assets and liabilities in your accounts, giving you a clear overview of your financial position.

### **Personal Loans and Facilities Summary**

Information on all your loan accounts and usable facilities will be presented in an accessible format, helping you exercise total control over your financial planning.

### **Personal Financial Schedule**

The schedule is a useful reminder of the maturity/due dates of your financial transactions in the following month, such as fixed deposits and mortgage loan instalments. This is as helpful as a personal financial assistant

Remarks:

<sup>1</sup> For “NCB Credit Card” accounts, only current balance of that month is available on the statement.



# 1. Professional Wealth Management Services

## 1.4 Comprehensive Wealth Management Services

With a comprehensive range of wealth management services, covering deposits, credit facilities, insurance and investment, you can manage your financial needs with ease.

## 1.5 Convenient Cross-Border Banking Services

### **Cross-Border Appointment for Services**

You can make appointment for opening an Nanyang Commercial Bank (China) account or other banking services in the Mainland through our branches. The moment you reach the destination, we will be ready to serve your needs.

### **Cross-Border Remittance Services**

Your fund from our branches could be transferred to any branch of Nanyang Commercial Bank (China) and vice versa according to the governing regulations. Extra discount is available for cross-border remittance between self-named accounts within us.

### **Cross-Border Repayment for Mortgage Loans in China**

Mortgage loans in Hong Kong Dollar drawn from Nanyang Commercial Bank (China) can be repaid from Hong Kong via your self-named accounts in our Bank.

## 1.6 "Capital Investment Entrant Scheme" Account Service

Our Bank is pleased to offer successful entrants of the "Capital Investment Entrant Scheme" (the "Scheme") as NCB Wealth Management customers with a wide range of banking and wealth management services.

### **Free Enquiry Services for the Scheme**

Our dedicated Personal Financial Services Managers provide you with free enquiry services on "Capital Investment Entrant Scheme", introducing requirements of the Scheme and assisting you with tailor-made investment plan which is permissible under the Scheme to suit your needs.

### **Professional Mortgage Advisory Services**

Our Bank provides one-stop lending solutions with preferential interest rates and flexible repayment methods.

Securities trading privilege

You can enjoy preferential brokerage fee for securities trading through hotline.

### **Other privileges**

- Preferential interest rate with specific deposit amounts.
- Special discount on safe deposit box annual fee.
- Monthly service fee waiver offer on NCB Wealth Management service for the "Capital Investment Entrant Scheme" Account Service period.

Superior Status







## 2. Superior Status

Priority access to our dedicated centres or counters, and 24-hour Personal Electronic Banking Services gives you convenience.

### 2.1 NCB Wealth Management Centres

Exclusive NCB Wealth Management Centres provide a comfortable and relaxing environment for you to meet with your Personal Financial Services Manager, who is always ready to serve you.

### 2.2 Priority Counter Services

Simply present your NCB Wealth Management ATM Card for priority counter services at all branches.

### 2.3 Manned Phone Banking Services

- 24-hour Manned Phone Banking Service Hotline allows you to place orders<sup>1</sup> after banking office hours for general banking services enquiry, account balance enquiry, fund transfers, placing fixed deposits<sup>2</sup>, remittances, stop cheque payment<sup>3</sup>.
- A manned investment trading hotline is available for making various investment transactions. (Only applicable during service trading hours)

### 2.4 International Toll-Free Service

When visiting any of the following designated regions, you can conveniently get in touch with our Customer Service Officers and manage your personal finance 24 hours a day – all you need to do is to dial a toll-free phone number.

Regions	International roll-free number
The Mainland of China <sup>4</sup>	10800 852 1042 or 10800 152 1042
Macau	0800 381

Remarks:

<sup>1</sup> Orders are subject to the availability of funds in your accounts and other applicable terms and conditions.

<sup>2</sup> The interest rate of a fixed deposit will be determined when we proceed with your order on the next business day.

<sup>3</sup> An order to "stop cheque payment" via 24 - hour Manned Phone Banking Service is only available after office hours. Please contact your account opening branch to arrange "stop cheque payment" during office hours.

<sup>4</sup> To enjoy the international toll-free service, customers should use fixed line phones with IDD service of which IDD security must be released (i.e. deactivate the IDD barring).



## 2. Superior Status

### 2.5 Personal Electronic Banking Services

Wherever and whenever you are, you can manage your finances via our Personal Electronic Banking Services.

#### 2.5.1 Internet Banking Service

Simply visit our website [www.ncb.com.hk](http://www.ncb.com.hk) and log on to “Internet Banking” to enjoy our convenient and secure internet banking services.

- Enquire your account balance and conduct transactions anytime and anywhere.
- Conduct online transactions with ease.
- Access rate quotes, including deposit rates, foreign exchange rates, HK stock quotes, fund prices and others.
- Get updated financial and economic news, HK stock quotes and market analysis etc.
- Change your “User Name” and “Internet Banking Password”, update your personal information as well as order cheque books and request consolidated monthly statements, etc.

## 2. Superior Status

### 2.5.2 Phone Banking Service

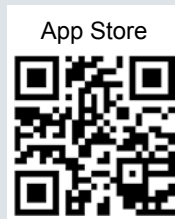
- Simply by dialing our Phone Banking hotline, you can manage your personal finances and investments anywhere and anytime.
- Conduct transactions in securities, foreign currency place fixed deposits and make enquiries about your account balance etc.

### 2.5.3 Mobile Banking Service

- Manage your personal finances on the move with our mobile phone<sup>5</sup>.
- Enquire about the status of your securities trading orders for the day, check your stocks balance and account balance.
- Deposit interest rates, stock quotes and the latest financial information are all at your fingertips.

### 2.5.4

- What's more, simply search "NCB" at App Store and Google Play or scan the below QR Codes, you can download the NCB Mobile App to read the latest financial and promotional information without having to login your mobile banking account.



## 2.6 Extensive Branch Network

In addition to our extensive branch network throughout Hong Kong, we offer you priority banking services at NCB Wealth Management Counters at all of our branches and exclusive dedicated centres, where our Personal Financial Services Managers will provide you with professional financial planning advice.

Remarks:

<sup>5</sup> Mobile Banking Service is available for specified handset models only.

# Privileged Banking Services





## 3. Privileged Banking Services

### 3.1 NCB Wealth Management Cheque Book & Passbook

- Custom-made NCB Wealth Management Cheque Book and Passbook

### 3.2 Pre-arranged Remittance Services<sup>1, 2, 3</sup>

We provide comprehensive remittance service to meet your needs.

- Pre-arranged remittances can be arranged at our designated branches.
- You may place remittance orders within your preset limits through our 24-hour Manned Phone Banking Service.

### 3.3 NCB Wealth Management Platinum Card<sup>4</sup>

- NCB Wealth Management Platinum Card is exclusively offered to our valued NCB Wealth Management customers, providing you with not only perpetual annual fee waiver but also exclusive services and superb offers.

Remarks:

<sup>1</sup> For RMB remittances, the funds can only be remitted to your own account in the Mainland of China.

<sup>2</sup> You may set the maximum non-RMB remittance amount. If you have not specified a maximum amount, a limit of up to HK\$1 million may be transferred to your own accounts; and that of up to HK\$50,000 to registered third party accounts.

<sup>3</sup> Paying banks may charge commissions, which are usually deducted from the remittance. If the full amount of the remittance is to be sent, you can choose to bear the charges yourself. If only the payee's address is provided and the banker/account number is not available, the paying bank will post a remittance advice to the payee, which will result in delays.

<sup>4</sup> In case of termination of the NCB Wealth Management service, your NCB Wealth Management Platinum Card will be cancelled immediately; BOC Credit Card (International) Limited reserves the final approval right of the NCB Wealth Management Platinum Card. Please refer to the NCB Wealth Management Platinum Card leaflets for details.

## Appendices





## 4. Appendices

### 4.1 NCB Wealth Management Manned Phone Banking Services Operating Procedure and Guideline

#### 4.1.1 NCB Wealth Management 24-hour Manned Phone Banking Service Hotlines

NCB Wealth Management Service	2850 1818 Cantonese	2850 1819 Putonghua	<b>Steps</b> ▼ Enter “NCB Wealth Management customer no.” (8 digits) ▼ Enter password (6 digits) ■ Automatically connected to Customer Service Representative to handle your transaction

#### 4.1.2 General Investment Services Hotline (Accept tone-calls only)

2850 1028 Cantonese	2850 1038 Putonghua	2850 1068 English
<b>Steps</b>		
▼ Choose services: ■ 1 Securities Trading ■ 2 FX Margin Trading ■ 3 NCB Wealth Management ■ 5 Option Linked Investment ■ 7 Fund, Bond, Private Placement Service & Structural Deposit ▼ Enter “NCB Wealth Management customer no.” (8 digits) / “Internet / Phone Banking No.” (8 digits or 14 digits) ▼ Enter password (6 digits) ■ Automatically connected to Customer Service Representative to handle your transaction		■ 8 Password Changes ▼ Enter “NCB Wealth Management customer no.” (8 digits) / “Internet / Phone Banking No.” (8 digits or 14 digits) ▼ Enter password (6 digits) ▼ Enter a new password (6 digits) ▼ Re-enter the new password (6 digits) ■ Pressfor confirmation

Remarks:

<sup>1</sup> Securities Margin Trading should refer to the specified hotline.



## 4. Appendices

### 4.1.3 Designated Investment Services Hotline (Accept tone-calls only)

Steps				
Enter "Internet / Phone Banking No." (8 digits or 14 digits)				
Enter password (6 digits)				
Automatically connected to Customer Service Representative to handle your transaction				
Categories	Telephone No.		Services Covered	Service Hours
	Cantonese	Putonghua		
Securities Trading	2850 1233	2850 1232	<ul style="list-style-type: none"> <li>Securities Trading</li> <li>Stock Price Inquiry</li> <li>Order Reply</li> </ul>	Mon - Fri According to HKEX trading hours
Securities Margin Trading	2850 1638	2850 1639		Mon - Fri 9:00am - 5:50pm Sat 9:00am - 1:00pm
Foreign Exchange Margin Trading (USD)	2850 1388	2850 1389	<ul style="list-style-type: none"> <li>Foreign Exchange Margin Trading (USD)</li> <li>Order Placement</li> <li>Appoint Position Squaring</li> </ul>	Mon - Fri 5:00am - 4:00am (the following day)
			<ul style="list-style-type: none"> <li>Margin Deposit/Withdraw</li> </ul>	Mon - Fri 5:00am - 4:00am (the following day) Sat 5:00am - 1:00pm
IPO Subscription	2850 1338	2850 1339	<ul style="list-style-type: none"> <li>New Share Subscription<sup>2</sup> /Allotment Result Enquiry</li> </ul>	Mon - Fri 9:00am - 7:00pm Sat 9:00pm - 1:00pm
			<ul style="list-style-type: none"> <li>Debt Securities Subscription<sup>2</sup></li> </ul>	Mon - Fri 9:00am - 5:00pm Sat 9:00pm - 1:00pm
Other Investment	2850 1028	2850 1038	<ul style="list-style-type: none"> <li>Debt Securities Trading<sup>3</sup></li> </ul>	Mon - Fri 9:00am - 5:00pm
			<ul style="list-style-type: none"> <li>Funds Price Enquiry</li> </ul>	Mon - Fri 9:00am - 5:00pm Sat 9:00am - 1:00pm

Remarks:

<sup>2</sup> Please contact our staff for the deadline (date and time) of the new shares and debt securities subscription.

<sup>3</sup> Please contact our staff for the dealing date and time of the specified debt securities trading.





## 4. Appendices

### 4.2 Phone Banking Services Operating Procedure and Guideline

Phone Banking Services<sup>4</sup> (Accept tone-calls only)

2684 1866 Cantonese	2684 1868 Putonghua	2684 1869 English
Steps		
▼ Enter "NCB Wealth Management customer no." (8 digits) / "Internet Phone Banking No." (8 digits or 14 digits), then press <b>#</b>		
▼ Enter "Phone Banking Password" (6 digits)		
▼ Choose services:		
<ol style="list-style-type: none"> <li><b>1</b> Account Balance Enquiry</li> <li><b>2</b> Fund Transfer, BOC Credit Card Payment, Cash Advance with BOC Credit Card or Hong Kong Jockey Club Electronic Transfer               <ol style="list-style-type: none"> <li><b>1</b> Hong Kong Dollar Transfer</li> <li><b>2</b> Foreign Currency or Renminbi Transfer</li> <li><b>3</b> BOC Credit Card Payment</li> <li><b>4</b> Cash Advance with BOC Credit Card</li> </ol> </li> <li><b>3</b> Foreign Currency or Renminbi Exchange               <ol style="list-style-type: none"> <li><b>1</b> Foreign Currency or Renminbi Exchange</li> </ol> </li> <li><b>4</b> Financial Information Enquiry               <ol style="list-style-type: none"> <li><b>1</b> Deposit Interest Rates</li> <li><b>2</b> Foreign Exchange Rates</li> <li><b>4</b> Large Amount Deposit Interest Rates</li> <li><b>5</b> Fixed Deposit Interest Rates for Amount between HK\$100,000 and HK\$500,000</li> <li><b>6</b> FX Margin Trading Enquiry                   <ol style="list-style-type: none"> <li><b>1</b> Margin Trading Prices</li> <li><b>2</b> All Margin Trading Prices</li> <li><b>3</b> FX Margin Cross Rate</li> </ol> </li> </ol> </li> </ol>		
<ol style="list-style-type: none"> <li><b>5</b> Cheque Service, Request for Consolidated Monthly Statement, or Change of the Setting on Internet Banking               <ol style="list-style-type: none"> <li><b>1</b> Requests for Cheque Books or Current Account Monthly Statement</li> <li><b>2</b> Stop Payment Order</li> <li><b>3</b> Cheque Status Enquiry</li> <li><b>4</b> Request for Consolidated Monthly Statement</li> <li><b>5</b> Suspension or de-Activation of Internet Banking</li> <li><b>6</b> Release Suspended Internet Banking Service caused by too many Invalid Inputs of Password</li> </ol> </li> <li><b>6</b> Change of Password</li> <li><b>7</b> Codes and Account Codes Enquiry               <ol style="list-style-type: none"> <li><b>1</b> Currency Codes</li> <li><b>3</b> Fixed Deposit Period Codes</li> <li><b>4</b> Account Codes</li> </ol> </li> <li><b>8</b> Fixed Deposit               <ol style="list-style-type: none"> <li><b>1</b> Placement of a Fixed Deposit</li> <li><b>2</b> Amendment of Maturity Instruction</li> <li><b>3</b> Fixed Deposit Details</li> <li><b>4</b> Fixed Deposit Withdrawal Instruction</li> </ol> </li> </ol>		

Remarks:

<sup>4</sup> All accounts managed via Phone Banking will be assigned a 4-digit account code to represent the 14-digit account number. You can login Phone Banking Service, press **7** and **1** then to inquire the individual account code. The last 2 digits of the amount entered will be treated as cents. If there are no cents, add "00" to the amount. Then press **#** to indicate that the amount is fully entered. Example: For \$100.50, you should key in **11000500#**

## 4. Appendices

Table of main codes:

Currency Code★	Currency		Currency Code★	Currency	
01	Hong Kong Dollar	HKD	11	Swiss Franc	CHF
03	US Dollar	USD	14	Danish Krone	DKK
04	Sterling	GBP	15	Norwegian Krone	NOK
06	Japanese Yen	JPY	28	Renminbi	RMB
07	Australian Dollar	AUD	33	Swedish Krone	SEK
08	New Zealand Dollar	NZD	34	Singapore Dollar	SGD
09	Canadian Dollar	CAD	35	Thai Baht	THB
10	EURO	EUR			

\* For the codes of other currencies, please press **7** and **1** after connection.

Deposit Period Code	Deposit Period	Deposit Period Code	Deposit Period
301	Savings	115	15-month fixed deposit
001	1-day fixed deposit	118	18-month fixed deposit
007	7-day fixed deposit	124	24-month fixed deposit
014	14-day fixed deposit	136	36-month fixed deposit
101	1-month fixed deposit	148	48-month fixed deposit
102	2-month fixed deposit	160	60-month fixed deposit
103	3-month fixed deposit	201	24-hour call deposit
106	6-month fixed deposit	207	7-day call deposit
112	12-month fixed deposit		
Standing Instruction Code	Standing Instruction	Standing Instruction Code	Standing Instruction
1	Renewal of principal, repayment of accrued interest into account	4	Repayment of principal and accrued interest into account
3	Renewal of principal plus accrued interest		



## 4. Appendices

### 4.3 Phone Banking Securities Services Operating Procedure and Guideline

#### 4.3.1 NCB Wealth Management Auto Stock Trading Service

(Accept tone-calls only)

2688 3966 Cantonese	2688 3999 Putonghua	2688 3933 English
Steps		
<p>▼ Enter “NCB Wealth Management customer no.” (8 digits) / “Internet / Phone Banking No.” (8 digits or 14 digits), <b>#</b> then press</p> <p>▼ Enter password (6 digits)</p> <p>▼ Choose services: :</p> <ul style="list-style-type: none"><li><b>1</b> Place Buy Order</li><li><b>2</b> Place Sell Order</li><li><b>3</b> Amend Order</li><li><b>4</b> Cancel Order</li><li><b>5</b> Enquire the Order Status</li><li><b>6</b> Enquire the Portfolio and the Available Balance</li><li><b>7</b> Place Auction Order</li><li><b>8</b> Subscribe IPO Shares Using Yellow Form or Apply for corporate action</li><li><b>0</b> Market Order</li></ul> <p><b>#</b> Disclaimer</p> <p><b>■</b> Then key in the Securities Account Code<sup>5</sup> (e.g. 8100)</p>		

(Accept tone-calls only)

2278 3903 Cantonese	2278 3983 Putonghua	2278 3923 English
Steps		
<p>▼ Enter “NCB Wealth Management customer no.” (8 digits) / “Internet / Phone Banking No.” (8 digits or 14 digits), then press</p> <p>▼ Enter password (6 digits)</p> <p>▼ Choose services:</p> <ul style="list-style-type: none"><li><b>1</b> Stock Information You can enquire up to 3 securities at one time. Please <b>*</b> after each stock code and press <b>#</b> after the last stock code. Then you can place buy / sell order directly.</li><li><b>2</b> Indices<ul style="list-style-type: none"><li><b>1</b> Hang Seng Index and Hang Seng Index Futures (Sport Month)</li><li><b>2</b> Hang Seng Sub-Indexes</li><li><b>3</b> Hang Seng China Affiliated-Corporations Index</li><li><b>4</b> Hang Seng China Enterprises Index</li><li><b>5</b> S&amp;P / HKEx GEM Index</li><li><b>6</b> S&amp;P / HKEx LargeCap Index</li></ul></li></ul> <p><b>#</b> Disclaimer</p>		

### 4.4 NCB Wealth Management and Enrich Hotline

Hotline : 2616 6166

Remarks:

<sup>5</sup> Please press **7**, **4**, **3** to enquire the account code of your securities account after logged in phone banking service.  
(Phone banking service hotline: Cantonese 2684 1866; Putunghwa 2684 1868; English 2684 1869)

## General Terms and Conditions:

- *NCB Wealth Management Service* is only applicable to personal banking customer.
- This Service Guide offers a brief summary of the relevant products, services and offers provided by *NCB Wealth Management Service*. For details of *NCB Wealth Management Service Fee*, *NCB Wealth Management ATM Card*, *NCB Wealth Management Secured Overdraft Facility*, *Service Fees and Privileges*, *Auto-Sweeping Service* and *Preferential Interest Rates on Deposits and Loans*, please refer to the "*NCB Wealth Management Services and Offers*" or contact the staff of Nanyang Commercial Bank, Limited (the "Bank").
- All the offers listed above cannot be used in conjunction with other privileges that are not stipulated in this promotional material.
- The Bank reserves the right to amend, suspend or terminate the offers, or amend their terms and conditions at its sole discretion.
- Products, service and offers provided by NCB are subject to terms and conditions. For details, please refer to relevant Conditions and Rules for Services, Services Information, Guides and Schedule of Changes or contract your Personal Financial Services Manager.
- In case of any 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.

## 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 HKD or other foreign currencies.

## Risk Disclosure of RMB Investment:

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 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 Warrants and Callable Bull / Bear Contracts ("CBBC") Trading:

The price of the warrants and CBBC may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Past performance of the underlying asset is not an indicator of future performance. You should ensure that you understand the nature of the warrants and CBBC and carefully study the risk factors set out in the relevant listing documents of the warrants and CBBC and, where necessary, seek professional advice. Warrants that are not exercised will have no value upon expiry. CBBC have a mandatory call feature and, when the price of the underlying asset reaches the call price, will be early terminated immediately, in which case: (i) Category N

CBBC investors will not receive any cash payment; and (ii) Category R CBBC investors may receive a cash payment called the Residual Value, which may be zero.

#### **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 Structure Investment Products:**

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.

#### **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 of RMB Insurance Services:**

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 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/ 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 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!**

