



NCB Wealth Management Service Guide

風生，寬廣理財空間
Fung Sang, Flourishing Through Your Financial Journey

Connecting Hong Kong and Mainland China

NCB Wealth Management Service Guide

Welcome to the exclusive world of
NCB Wealth Management to enjoy the professional
financial services and unrivalled privileges that come with it!



With **NCB Wealth Management** you will receive the exclusive benefits and services reserved only for those of your privileged status, while making the most of every opportunity to grow your wealth further. **NCB Wealth Management** provides a wide array of unparalleled personalized financial services catering for your needs at different life stages. Our professional Personal Financial Services Managers are well-experienced in designing suitable financial plans for you according to your life goals. In addition, you can enjoy a wide range of exclusive privileges.

Should you require further information, please contact your Personal Financial Services Manager, visit Nanyang Commercial Bank, Limited (“NCB” / “The Bank”) official website at www.ncb.com.hk or call our **NCB Wealth Management** Hotline at (852) 2616 6688.

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1 Personalized Wealth Management Services

- Our Personal Financial Services Managers can devise one-stop wealth management solution for you, and help you in seizing every opportunity to achieve your financial goals.
- Our team of experienced Personal Financial Services Managers and wealth management experts will diligently review your financial objectives and risk level to offer short, medium and long-term financial management solutions for you. They will also review your asset portfolio with you regularly amid the ever-changing market, helping you to plan and manage your wealth even better.

2 Superior Services

Wealth Management Centre

- Our Wealth Management Centre provides a comfortable and relaxing environment with high degree of privacy for meeting with your Personal Financial Services Manager, who is always ready to serve you and discuss your personal banking affairs.

Designated Service Counter

- Dedicated **NCB Wealth Management** counters are available at designated branches for you to enjoy fast and efficient banking services.

NCB Wealth Management Hotline

- Our dedicated 24-hour **NCB Wealth Management** Hotline: (852) 2616 6688 allows you to handle your personal finances anytime and anywhere.

International Toll-Free Services

- When visiting Mainland China or Macau, you can immediately get in touch with our Customer Service Officers via the **NCB Wealth Management** international toll-free hotline to access our banking services round the clock.

Regions	International toll-free hotline
The Mainland of China ¹	10800 852 1042 or 10800 152 1042
Macau	0800 381

NCB Wealth Management Exclusive ATM Card

- **NCB Wealth Management** customers can apply for the specially designed **NCB Wealth Management** ATM card. The maximum daily cash withdrawal and transfer limit for each **NCB Wealth Management** ATM card is HKD30,000. The limit can be adjusted upon your request. For details, please contact your Personal Financial Services Manager.

3 Market Information and Analyses

- NCB Investment Research experts can provide you with professional analysis of global investment markets and asset allocation. We will also host investment seminars of different topics to help you strategize and seize any investment opportunities in the rapidly changing market.

4 Diversified Financial Products

Deposits

- **NCB Wealth Management** customers can enjoy preferential interest rates on time deposits and discounts on foreign currency exchange².
- The integrated saving account covers a variety of foreign currencies (including RMB).

Loans

- **NCB Wealth Management** Secured Overdraft Facility³

The overdraft limit of **NCB Wealth Management** Secured Overdraft Facility is calculated on the basis of the Secured Asset Market Value multiplied by the Loan Ratio, and is automatically adjusted daily.

Types of Secured Asset	Item	Loan Ratio	The Handling Fee of the loan application	Interest Rate (per annum)
Securities ⁴	Locally listed Shares	Up to 60% of the market value	Waived	Prime Rate ⁵ or HIBOR (whichever is higher)
	Funds	Up to 70% of the market value		

- Provide a variety of mortgage and personal loan solutions to meet your financial needs with high flexibility.

 **Reminder: To borrow or not to borrow? Borrow only if you can repay!**

Funds Investment

- Our range of Funds being offered covers different regions, industries and asset classes such as equities, money markets and bonds, etc. Under those professional fund managers' management, you can achieve different investment goals by building up a diversified investment portfolio.

Foreign Currency Linked Investments

- Foreign Currency Linked Investment offers investors various foreign currency combinations to choose from. It allows investors to capture investment opportunities in the foreign currency-linked market and to generate potential returns.

Equity Linked Investments

- There are a variety of equity-linked portfolios, flexibly designed product features and investment terms available. A customized solution can be devised to meet your interests.

Precious Metals and FX Margin Trading Services

- The investment amount of Precious Metals and FX Margin Trading could be multiplied through leverage. In the ever-changing global foreign currency market, you may more efficiently seize investment opportunities with your unique investment insights and strategies.

Bonds Trading Services

- A wide variety of bonds are available for selection, including government bonds, local quasi-government bonds, supranational bonds and corporate bonds. Bonds Trading Services also provide flexible investment terms to suit your investment goals.

Securities Trading Services

- Offering local securities and China A-share trading services, complemented by diverse trading channels and comprehensive market information, allowing you to fully grasp investment opportunities.
- Securities Margin Trading Services offer you additional funding to invest in designated stocks⁶, allowing you to make timely investment decisions in the ever-changing stock market.
- The Securities Club provides superior securities services and extraordinary privileges, coupled with a complete branch network and trading platform, to help you in capturing investment opportunities.

Comprehensive Life and General Insurance Solutions⁷

- A comprehensive insurance solution can provide you with the protection you need at different life stages to safeguard your future and your loved ones⁷.

Life Insurance	· Tailor-made life insurance plans to take care of the financial, health and educational needs of you and your family comprehensively.
General Insurance	· Covering travel, medical, household, domestic helper, motor and personal accident insurance, etc., providing you with ample protection and care.

Please contact your Personal Financial Services Manager for a free and comprehensive financial needs analysis, so that we can help you take the first step towards your life goals.

RMB Products and Services

Deposits	· A comprehensive range of RMB deposit services, including savings, current and time deposits, are available to meet your various financial needs.
Currency Exchange	· You can easily access our RMB exchange services via our internet banking, phone banking, branch network and ATM service.
Investments	· Covering a wide range of RMB investment products, including RMB securities, funds and bonds.
Remittance	· Remittance points cover major provinces, autonomous regions and municipalities in Mainland China and Macau. · Simply by choosing our RMB Remittance Express service to set up forward-dated remittance instruction, you can manage your funds with ease.
Card Service	· Our ATM Card service with dual-currency (HKD/RMB) settlement function offers great convenience to frequent travelers between Hong Kong and Mainland China for business, work, travel or shopping and dining.

5 Cross-Border Banking Services

In 1982, NCB opened a branch in the Shenzhen Special Economic Zone, becoming the first foreign bank operating in Mainland China after the foundation of People's Republic of China. Nanyang Commercial Bank (China) Limited ("NCB (China)")⁸, NCB's wholly-owned subsidiary, has branches across many cities in Mainland China, allowing customers to bridge the geographical boundaries and seize the unlimited opportunities in Hong Kong and Mainland China.

With vast experience in operating cross-border banking business, NCB is dedicated to serve those customers with cross-border financial needs across Hong Kong and Mainland China. Our cross-border banking services cover general banking and wealth management services, including service appointment, remittance service, cross-border financing, comprehensive financial solutions and privileged banking services. We are committed to providing customers with hassle-free cross-border banking services for a more enjoyable lifestyle both in Hong Kong and Mainland China.



Service Appointment Booking	<ul style="list-style-type: none"> With our one-stop service, you can make advance appointment with NCB (China) via NCB, so that you can enjoy the various services in NCB (China) conveniently once you arrive at your destination city in Mainland China.
Cross-Border Wealth Management Centre	<ul style="list-style-type: none"> NCB has set up Cross-Border Wealth Management Centre across Hong Kong Island, Kowloon and the New Territories. Our customer service staff are familiar with the cultures of both Hong Kong and Mainland China with good understanding of the needs of cross-border customers and are fluent in Mandarin to provide you with professional services.
Cross-Border Remittance Services	<ul style="list-style-type: none"> You can remit funds from NCB to other banks in Mainland China and overseas conveniently. Remittance handling fee discount offer is available for cross-border remittance between same-named accounts with NCB and NCB (China). <p>Remark: The remittance service fee offer is subject to the promotions launched by NCB from time to time.</p>
The Mainland Property Refinancing Service	<ul style="list-style-type: none"> We provide "one-stop" property refinancing service for properties in designated cities in the Greater Bay Area and other regions to address your financing needs in Hong Kong. Eligible properties include residentials, offices and retail shops. <p> Reminder: To borrow or not to borrow? Borrow only if you can repay!</p>
NCB Wealth Management Mutual Recognition Program ("Program")	<ul style="list-style-type: none"> NCB Wealth Management Mutual Recognition Program allows you to enjoy exclusive services for NCB Wealth Management customers at both NCB and NCB (China), including access to zone facilities, etc. <p>Remark: Please contact our staff for details. NCB and NCB (China) will review and update the coverage and offer period of the Program from time to time.</p>
Cross-boundary Wealth Management Connect	<ul style="list-style-type: none"> NCB offers a wide range of investment products to meet your diverse asset allocation needs. Flexible foreign currency deposits to accommodate various wealth management needs. Strong connections with multiple partner banks in Mainland China to provide comparative advantages for our cross-border business services.
New Capital Investment Entrant Scheme ("New CIES")	<ul style="list-style-type: none"> NCB features professional wealth management experts who customize your investment plans to meet your financial needs and fulfill the requirements of the Scheme. With our comprehensive living and housing information support, you can start a new chapter in your life with ease.



6 All-Round Digital Banking Services

No matter where you are, you can take advantage of our self-service banking and e-Banking services, free from geographical and time constraints, to enjoy the convenience of financial management.

Personal Internet Banking

- Simply log in to “HK Personal Internet Banking” at www.ncb.com.hk for easy and convenient financial management.
- Access your account balances and conduct transactions anytime, anywhere.
- Invest online and seize investment opportunities as they arise.
- A variety of quotation services are available, including deposit interest rates, exchange rates, H-share and A-share stock quotes, fund prices, and more.

NCB Mobile Application

- Account Balances and e-Statements Enquiries, Transfers, Bill Payments, Remittance, Savings, Financing, Investment Trading, Insurance, Mortgages, Personal Loans, and more.
- Access the latest financial information such as real-time stock quotes and chart analysis and foreign exchange rates, as well as self-defined stock quote portfolio service.

NCB e+ Mobile App

- New customers can submit account opening information via mobile phone.
- Offering professional market information, including expertized analysis on different sectors, currencies, and markets.
- One-stop NCB Life wellness platform with lifestyle information and merchant offers.
- Online chat service providing interactive customer service and support.

NCB WeChat Official Account

- Branch appointment booking service is available online.
- Offering professional market information for you to find out about the market trend anytime and anywhere.
- By binding your NCB bank account, you can check account-related information and receive designated account movement alerts.

7 NCB Life

NCB Life, a wellness platform, provides you with a variety of local and cross-border privileges and lifestyle experiences which meet your physical and mental health needs! Please download NCB e+ Mobile App to check out these spectacular offers.

8 Exclusive Privileges

There is an array of exclusive banking services and offers that allow you to manage your finances easily!

- Special time deposit offers and foreign currency exchange rate².
- Safe deposit boxes annual fee discount.
- Handling fee waiver on issuance of Demand Draft.
- Exclusive half-price discount for issuance of Gift Cheque and Cashier's Order.
- Discount on the handling fees for Outward Remittance and Foreign Currency Cash Withdrawal conducted via branches.
- During the service period of "New Capital Investment Entrant Scheme," you can enjoy fee waiver for **NCB Wealth Management**.



Types of Services		Preferential Rate enjoyed by <i>NCB Wealth Management</i> customers	
		Preferential handling fee to be paid ⁹ (per transaction) by the remitter	Standard handling fee to be paid ¹⁰ (per transaction) by the beneficiary
Outward Remittance	General Telegraphic Transfer	HK\$150.00	HK\$200.00 ¹¹
	Express Transfer (RTGS/CHATS)	HK\$130.00	HK\$180.00
Cash Withdrawal		1. RMB cash withdrawal: · A fee of 0.1% of deposit amount for each transaction will be charged (to be collected in HKD), no minimum charge apply	
		2. USD cash withdrawal: · Handling fee waived for daily deposit / withdrawal of USD 5,000 or below · A fee of 0.25% for daily deposit / withdrawal amount above USD 5,000 will be charged (to be collected in USD)	
		3. Other foreign currency accounts: · Handling fee waived if daily deposit/withdrawal amount per currency is within the following limits (in original currency):	
		AUD, CAD, CHF, EUR, GBP, NZD, SGD	1,000
		JPY	150,000
		THB	20,000
		· A fee of 0.25% of deposit amount, or 0.125% of withdrawal amount, will be charged if the daily amount exceeds the above limit.	

9 Service Fees

The **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.

Remarks:

1. To enjoy the international toll-free service, customers should use fixed line phones with IDD service. The IDD security must be released (i.e. deactivate the IDD barring).
2. Subject to the time deposit and foreign currency exchange promotions launched by NCB from time to time.
3. NCB reserves the right to stipulate and change the types of collateral, loan ratio, overdraft limit and overdraft interest rate for secured overdrafts at its absolute discretion.
4. Securities collateral will be subject to the prevailing list announced by NCB from time to time. Securities collateral 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 Personal Financial Services Manager.
5. Prime Rate refers to Hong Kong Dollar Prime Rates quoted by NCB from time to time.
6. The designated securities include the constituent stocks of Hang Seng Index and other stocks with high turnover. For details, please contact our staff. NCB reserves the right to revise the list of designated securities at its discretion without prior notice.
7. NCB is one of the appointed insurance agents of the above insurance services. Details of the insurance plan (including detailed terms and condition and other matters) are subject to the policy of the relevant Insurance Company.
8. Nanyang Commercial Bank Limited (China) ("NCB (China)") is a commercial bank established and wholly owned by NCB in Mainland China. NCB (China) is not an authorized institution within the meaning of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong. NCB is not an agent of NCB (China).
9. Each **NCB Wealth Management** customer who handles remittance transactions at any NCB branch can enjoy the preferential handling fee at most twice a day (i.e. General Telegraphic Transfer and Express Transfer once or either of the services twice).
10. This service fee schedule applies no matter whether the beneficiary is the same person as the **NCB Wealth Management** customer who has conducted the remittance transaction. However, please note that the **NCB Wealth Management** customers who remit funds to the same-name accounts maintained with Nanyang Commercial Bank (China) Limited and our certain valued customers who are offered the service fee waiver, can enjoy our service fee waiver regardless of the fee to be paid by the remitter or the beneficiary. Please contact our staff for details.
11. HKD40 will be charged for a remittance instruction submitted to our branches after 12 pm from Mondays to Fridays requesting same-day processing.

General Terms and Conditions:

- **NCB Wealth Management** Service is only applicable to personal banking customers aged 18 or above.
- Nanyang Commercial Bank, Limited ("NCB" / "The Bank") reserves the right to amend, suspend or terminate the products, services and offers, or amend their terms and conditions and this service guide at its sole discretion without prior notice.
- Products, service and offers provided by NCB are subject to terms and conditions. The promotion periods of certain offers may vary. For details, please refer to relevant Conditions and Rules of the Service, Service Information, Guides and Fee Schedule or contact the Personal Financial Services Manager.
- All the offers listed above cannot be used in conjunction with other offers that are not stipulated in this promotional material.
- In case of any dispute(s), NCB reverses the right to make the final decision.
- In case of any discrepancy between the Chinese and English versions of this service guide, the Chinese version shall prevail.

Risk Disclosure/ Important Notes:

This Service guide does not constitute any offer, solicitation, recommendation, comment or any guarantee to any person to buy, sell, subscribe or deal in any investment products or services contained herein. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to the rapid 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 the investment maybe the same or greater than the initial investment amount; the 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 experience, 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 the relevant offering documents carefully. Customers should seek professional advice from an independent financial adviser.

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.

Before investing in Shanghai or Shenzhen A shares, you should fully understand the relevant details, risks, charges and precautions. For details, please visit the "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect" on the NCB website or inquire NCB staff.

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 Securities Margin Trading:

The risk of loss in financing a transaction by deposit of collateral may be 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:

Funds are not equivalent to, nor should it be considered a substitute for, time deposits. While investing can provide opportunities for profit, every investment product or service carries potential risks. Due to the rapid changes in the market, the buying and selling prices and fluctuations of investment products may not be as you expect. Your money may increase or decrease as a result of buying and selling investments. The prices of investment funds may rise, fall, or even become worthless. Therefore, you may not receive any returns from investing in the Funds. Due to market conditions, certain investments may not liquidate immediately. Investment (including RMB investment) involves risks. Please read the relevant fund offering documents carefully to learn more about the funds, including its risk factors. If you are in any doubt about this risk disclosure statement, the funds' nature and risks involved in entering into transactions, you should seek the advice of an independent financial adviser.

Risk Disclosure of Structured Investment Products:

Not a time deposit - Structured investment is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Derivatives risk - Structured investment is embedded with FX option. Option transactions involve risks and your loss could be substantial. Limited potential gain - The maximum potential gain of this product is limited to the nominal interest calculated at the High Interest Rate percentage. It is principal-protected only at maturity and the Principal Amount and Interest will be paid in the Investment Currency - The principal protection feature is only applicable if this product is held to maturity. On the maturity date of this product, the customer will get back the principal amount plus the interest return (calculated at the High Interest Rate or the Low Interest Rate) in the investment currency. Market risk - The return on this product is limited to the nominal interest payable, which will be dependent, to at least some extent, on movements in some specified currency exchange rate. Whilst the possible return may be higher than conventional time deposits, it is normally associated with higher risks. When the fluctuation of the currency exchange rates differs from what the customer expected, the customer may have to bear the consequential loss. Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly. Exchange controls or other monetary measures may be imposed by a government, sometimes with little or no warning. Such measures may have a significant effect on the convertibility or transferability of a currency and may have unexpected consequences for this product. Liquidity risk - This product is designed to be held till maturity. You do not have a right to request early termination of this product before maturity. This product is unlisted and there is no secondary market. Credit and insolvency risk of the Bank - The Bank is acting as the principal of this investment product. This product is not collateralized. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your principal amount. Risk of early termination by the Bank - The Bank has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is terminated by the Bank early, your return of this product might be negatively affected. Currency risk - If the investment currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. In some cases, even if you receive the High Interest from this product, if the investment currency depreciates against your home currency, you may still suffer a loss if you convert it back to your home currency upon maturity. RMB currency risk - RMB is subject to the PRC government's control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate. If customers convert Hong Kong dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong dollar or other currency. Not covered by the Investor Compensation Fund - This product is not covered by the Investor Compensation Fund. Not the same as buying currencies of the currency pair - Investing in this product is not the same as directly buying the currencies of the currency pair.

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. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investing in bonds involves significant risks. This statement cannot possibly disclose all of the risks associated with bonds that may be relevant to you. Before you make an investment decision, you should read the offering documents in detail, including especially the risk-related sections, and ensure that you fully understand the nature of the bond and all the risks associated with investing in the bond, and are willing to bear such risks. You should carefully consider whether investing in the relevant bonds is suitable for you based on your relevant circumstances. If in doubt, you should seek independent professional advice.

FX Linked Investments:

Not a time deposit - FX Linked Investments - Dual Currency Investment is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Derivatives risk - FX Linked Investments - Dual Currency Investment is embedded with FX option. Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial. Limited potential gain - The maximum potential gain of this product is limited to the nominal interest calculated at the Interest Rate percentage. Maximum potential loss - FX Linked Investments - Dual Currency Investment is not principal protected: you could lose all of your principal amount. Not the same as buying the linked currency - Investing in FX Linked Investments - Dual Currency Investment is not the same as buying the linked currency directly. According to the fixing result made on the fixing date, the customer will get back the principal amount plus the interest in either the investment currency or the linked currency on the maturity date. Market risk - The return on FX Linked Investments - Dual Currency Investment is limited to the nominal interest payable, which will be dependent, to at least some extent, on movements in some specified currency exchange rate. Whilst the possible return may be higher than conventional time deposits, it is normally associated with higher risks. When the fluctuation of the currency exchange rates differs from what the customer expected, the customer may have to bear the consequential loss. Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly. Exchange controls or other monetary measures may be imposed by a government, sometimes with little or no warning. Such measures may have a significant effect on the convertibility or transferability of a currency and may have unexpected consequences for an FX Linked Investments - Dual Currency Investment. Liquidity risk - FX Linked Investments - Dual Currency Investment is designed to be held till maturity. You do not have a right to request early termination of this product before maturity. This product is unlisted and there is no secondary market. Credit and insolvency risk of the Bank - The Bank is acting as the principal of this investment product. This product is not collateralized. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your principal amount. Currency risk - In relation to an FX Linked Investments - Dual Currency Investment, the Principal Amount itself may be subject to variation by reference to the relevant currency exchange rate or may be repaid in a different currency. The total return on an FX Linked Investments - Dual Currency Investment may be negative (when measured in terms of the Investment Currency), and, depending on the particular terms of an FX Linked Investments - Dual Currency Investment, the value of the principal repayable on Maturity Date may be significantly less than the value invested, in the event of an adverse movement in the relevant exchange rate. If the investment currency and/or the linked currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations even you receive the interest from this product. Risks of early termination by the Bank - The Bank has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is terminated by the Bank early, your return of this product might be negatively affected. RMB currency risk - RMB is subject to the PRC government's control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate. If customers convert Hong Kong dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong dollar or other currency. Not covered by the Investor Compensation Fund - This product is not covered by the Investor Compensation Fund.

Equity Linked Investments:

Equity Linked Investments are NOT equivalent to time deposits and are not principal protected. These are unlisted structured investment products embedded with derivatives. Equity Linked Investments are not listed on any stock exchange and not covered by the Investor Compensation Fund in Hong Kong. Equity Linked Investments are not secured on any of issuer's assets or any collateral. Equity Linked Investments constitute general, unsecured and unsubordinated contractual obligations of the issuer and of no other person. When you buy the Equity Linked Investments, you will be relying on the creditworthiness of the issuer. If the issuer becomes insolvent or default on the issuer's obligations under the Equity Linked Investments, in the worst-case scenario, you could lose all of your investment. Buying Equity Linked Investments is not the same as buying the linked stock / reference stock. You have no rights in the linked stock / reference stock during the investment period (except where the linked stock / reference stock is determined to be deliverable to you on the settlement date, you will be entitled to the rights in the linked stock / reference stock as from the valuation date / expiry date.) Equity Linked Investments are designed to be held to their expiry date. The issuer only provides limited market making arrangements. If you sell your Equity Linked Investments in an issuer before expiry, you may receive an amount which is substantially less than your original investment amount. Some Equity Linked Investments with an Autocall Feature / Autocall Condition. If the Autocall Feature / Autocall Condition is triggered, the relevant Equity Linked Investments will be early terminated. For product details and risk disclosures of Equity Linked Investments, please refer to the relevant offering documents. You should not decide to invest in Equity Linked Investments based solely on this promotional material. If you have any questions about the nature of this investment product and the related risks, you should seek independent professional advice before deciding to invest.

Risk Disclosure in respect of Precious Metal/ FX Margin Trading:

The risk of loss in leveraged precious metals trading and FX margin 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 for General Insurance:

General Insurance plans are underwritten by Bank of China Group Insurance Company Limited or China Taiping Insurance (HK) Company Limited (the "Insurance Company"). Nanyang Commercial Bank, Limited ("the Bank") is an appointed insurance agent of the Insurance Company. The Insurance Company is authorised and regulated by Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China. The Insurance Company reserves the sole right to determine whether any application for the plans are acceptable in accordance with the information submitted at the time of application by the Proposed Insured and/or Insured Person. The Insurance Company reserves the right to amend, suspend and terminate the above product, services and to amend the relevant terms at any time at its sole discretion without prior notice. In case of any dispute, the decision of the Insurance Company shall be final. The information is for reference only. Details of the coverage of the plans are subject to the terms and conditions stipulated in the policy by the Insurance Company. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions. The Bank is an appointed insurance agent of the Insurance Company for distribution of the above plans. The plans are the products of the Insurance Company but not the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; whilst any dispute over the contractual terms of the insurance product should ultimately be resolved between the Insurance Company and the customer, where practicable and appropriate, the Bank will provide reasonable assistance to the customer in the dispute resolution process.

Risk Disclosure for Life Insurance:

Life insurance plans are underwritten by either FWD Life Insurance Company (Bermuda) Limited or China Taiping Life Insurance (Hong Kong) Company Limited (the "Insurance Company"). Nanyang Commercial Bank, Limited ("The Bank") is an appointed insurance agent of the Insurance Company. The Bank is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by the Insurance Authority in Hong Kong (Insurance agency licence no. of NCB is FA3003). The Insurance Company is authorised and regulated by the Insurance Authority to carry on long-term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China. The Insurance Company reserves the right to decide at its sole discretion whether to accept or decline any application for the Plan according to the information provided by the proposed insured and the applicant at the time of application. The Insurance Company reserves the right to amend, suspend or terminate the above products and services and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any dispute, the decision of the Insurance Company shall be final. The Plans are subject to the formal policy documents and provisions issued by the Insurance Company. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions. The Bank is an appointed agent of the insurance Company for distribution of life insurance products. The life insurance product is a product of the insurance Company but not the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; whilst any dispute over the contractual terms of the Plan should ultimately be resolved between the Insurance Company and the customer, where practicable and appropriate, the Bank will provide reasonable assistance to the customer in the dispute resolution process. The Policy Owner is subject to the credit risk of the Insurance Company. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.

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 and Important Notes of Loan Services:

The maximum loan amount approved is for reference only. The actual loan amount is subject to the final assessment and approval by Nanyang Commercial Bank ("the Bank"). All loan applications are processed in accordance with the Bank's credit assessment approval procedure. The Bank reserves the right to amend the loan amounts, interest rates, loan tenors, terms and conditions before signing of the facility letter without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive. If necessary, the Bank reserves the right to request the applicant to provide extra documents for further approval purposes.

- Customer should have a clear understanding of his/her financial condition, daily expenses, and actual borrowing needs.
- Customer should assess his/her repayment ability and avoid over-borrowing.
- Customer should repay any outstanding balance on time to avoid late payment charges and additional overdue interest charged by the Bank.

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!