NCB 南洋商業銀行

November 2025

<u>Notice on Enhanced Security Measures for Mobile Banking</u>

Dear Customers,

In order to further protect customers from digital frauds and scams, Nanyang Commercial Bank, Limited (the "Bank") will undergo a system update from 7:00 pm to 11:00 pm on 4 December 2025 to enhance the security measures for Mobile Banking. During the system update, the Mobile Banking services remain.

Currently, when customers log on to Mobile Banking for the first time or log on with an unbound mobile device, customers must bind their mobile device as the only trusted device prior to accessing Mobile Banking services. To facilitate transaction authorization, customers may also apply for a Security Device or enable Mobile Token as the two-factor authentication tool subject to their banking needs.

After the system update, **for customers who <u>do not have a Security Device</u>, when they bind their mobile device as the only trusted device, they must simultaneously enable Mobile Token** and set up a 6-digit passcode prior to accessing the Mobile Banking services. **The device binding and Mobile Token take 6 hours to become effective upon successful authorization. Afterwards, customers may authorize transactions with the Mobile Token serving as the two-factor authentication tool. Within the aforementioned 6-hour period, Mobile Banking services remain.**

Other customers may also enable Mobile Token via Mobile Banking anytime to replace their Security Device, or to activate it as a two-factor authentication tool for transaction authorization.

For more details on the activation of the above services, please refer to the enclosed "Supplementary Information: User Guide of Enabling

Device Binding and Mobile Token".

We sincerely apologize for any inconvenience it may cause you.

If you have any enquiries, please contact our staff or call our Customer Service Hotline (852) 2616 6628.

Nanyang Commercial Bank, Limited

Supplementary Information: User Guide of Enabling Device Binding and Mobile Token

(1) Customers log on to Mobile Banking for the first time or log on with an unbound mobile device:

- Holder of Hong Kong Identity Card:

Step1: After logging on to the Mobile Banking via a new mobile device, click " Proceed Activation" according to the on-screen instruction.
Step2: Capture the front of your Hong Kong Identity Card. (Go to Step 3 if you had once completed relevant identity document verification via our Mobile Banking successfully).
Step 3: Take a selfie for verification. After completing the facial recognition authentication, the device binding activation is then complete.
Step 4: To further enable Mobile Token, click "Start Now", set up a 6-digit passcode and enter it again to confirm.
Step 5: Upon activation, you can log on and use Personal Mobile Banking services.

- Holder of the People's Republic of China Resident Identity Card:

Step 1: After logging on to the Mobile Banking via a new mobile device, click " Proceed Activation" according to the on-screen instruction.
Step 2: Input SMS One-time password for authentication. The device binding activation is then complete.
Step 3: To further enable Mobile Token, click "Start Now", set up a 6-digit passcode and enter it again to confirm.
Step 4: Upon activation, you can log on and use Personal Mobile Banking services.

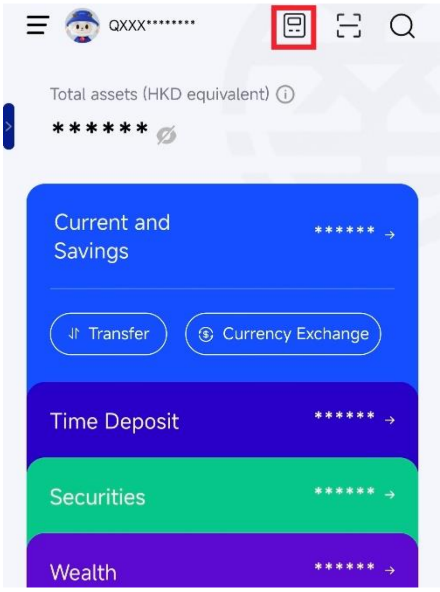
- Holder of other identity documents:

Step 1: After logging on to the Mobile Banking via a new mobile device, click " Proceed Activation " according to the on-screen instruction.
Step 2: If you have a Security Device, enter the 6-digit security code generated by the Security Device for authentication. The device binding activation is then complete.

If you do not have a Security Device, you are required to undergo the manual authentication process. You can click on "Proceed Activation" as prompted on the page for device binding and Mobile token activation. Then you may contact our Customer Service Hotline at (852) 2616 6628 or visit any of our branches. Our staff will assist to complete relevant setting after verifying your identity.

(2) Customers want to enable Mobile Token to replace their Security Device, or to activate it as a two-factor authentication tool for transaction authorization:

Step 1: After logging on to the Mobile Banking via bound device, click the "Mobile Token" at the upper right corner of the home page.
Step 2: Click "Proceed Activation" and follow the default authentication methods for identity verification according to the types of identity documents they had used for account opening.



Point to note: After activating the device binding and/or Mobile Token, **it will take six hours for the abovementioned services to become effective. In time between, customers are not able to authorize transactions with the Mobile Token serving as the two-factor authentication tool (e.g. third-party payee registration and fund transfer to unregistered third-party payee).** Once the services become effective, customers will receive email and SMS notifications.