

## 有關「自動轉撥服務」的通知（「南商理財」、「智盈理財」及「自在理財」）

本行不斷優化綜合理財服務，以提升客戶體驗。由 2016 年 7 月 4 日起，本行將全面提升現時「免退票保障服務」為「自動轉撥服務」。屆時，當往來賬戶餘額不足以支付有關支票款項時，「自動轉撥服務」將從您的儲蓄賬戶自動轉撥款項至往來賬戶，以免出現退票情況<sup>1</sup>。

為方便客戶享用「自動轉撥服務」，本行已為現有綜合理財服務客戶的港幣往來賬戶預設「自動轉撥服務」<sup>2</sup>的相應儲蓄賬戶及預設轉撥限額：「南商理財」客戶為港幣 10,000 元、「智盈理財」及「自在理財」客戶為港幣 5,000 元。客戶亦可按需要另行設定有關限額。

如綜合理財服務客戶需要修改上述預設服務，只需登入網上銀行<sup>3</sup>、致電本行客戶服務熱線（852）2622 2633 或親臨本行任何一家分行。「自動轉撥服務」條款及細則請參閱『「南商理財」/「智盈理財」/「自在理財」服務概覽』。

如有任何查詢，請親臨本行任何一家分行或致電本行客戶服務熱線（852）2622 2633。

南洋商業銀行有限公司謹啟  
2016 年 5 月 23 日

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<sup>1</sup>「自動轉撥服務」只適用於指定的往來賬戶在任何本行營業日的截止時間不足以支付有關票款的情況，且轉撥金額不超過本行不時釐定或閣下設定的最高限額。如支票總金額超出轉撥最高限額，即使其中單一支票票額低於最高限額，自動轉撥服務將不獲執行。如「自動轉撥服務」的轉撥金額成功填補透支本金，透支本金將按本行不時公佈的透支利率計算利息，客戶需於本行指定的日期前支付利息。

<sup>2</sup>「自動轉撥服務」預設賬戶：往來賬戶及儲蓄賬戶必須為貨幣相同並以同一賬戶持有人名義在本行開立的賬戶。綜合理財服務客戶的港幣結算賬戶將預設為「自動轉撥服務」的港幣儲蓄賬戶，如該港幣結算賬戶不屬儲蓄賬戶，則按賬戶持有人 2016 年 5 月的平均結餘金額最大的港幣儲蓄賬戶預設為「自動轉撥服務」港幣儲蓄賬戶；如綜合理財服務客戶項下沒有單名之港幣儲蓄賬戶與其單名港幣往來賬戶作組合時，其項下聯名單簽之港幣儲蓄賬戶(如有) 將按上述邏輯預設為「自動轉撥服務」港幣儲蓄賬戶。如您未有港幣儲蓄賬戶符合以上條件，本行可能未能自動為您提供「自動轉撥服務」。

<sup>3</sup>登入網上銀行>個人設定>賬戶設定>設定自動撥賬服務。

23 May 2016

**Notice of Auto-Sweeping Service**  
**(NCB Wealth Management, Enrich Banking and i-Free Banking)**

We exert continuous efforts in improving our Integrated Account Services and enhancing customer experience. **Starting from 4 July 2016, the Bank will enhance the “Overdraft Protection Against Bounced Cheques” into “Auto-Sweeping Service”.** With “Auto-Sweeping Service”, when the available balance of the current account is not sufficient to settle the cheque amount, the Bank will transfer funds from your savings account to avoid bounced cheque<sup>1</sup>.

For your convenience, the “Auto-Sweeping Service” pre-set savings account<sup>2</sup> and pre-set sweeping limit is now available in HKD Current Account(s) of existing Integrated Account Service customers: **HKD10,000 for NCB Wealth Management customer; HKD5,000 for Enrich Banking customer and i-Free Banking customer.** Customers can also re-set the maximum limit as and when needed.

If Integrated Account Service customers want to re-set the above pre-set service, please simply log-in Internet Banking<sup>3</sup>, call our Customer Service Hotline at (852) 2622 2633 or visit our branches. Please find the Terms and conditions of “Auto-Sweeping Service” in “*NCB Wealth Management / Enrich Banking / i-Free Banking Service Guide*”.

If you have any enquiry, please visit our branches or call our Customer Service Hotline at (852) 2622 2633.

**Nanyang Commercial Bank, Limited**

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<sup>1</sup>This “Auto-Sweeping Service” is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any Bank’s working date, provided the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by you. If the total transfer sum exceeds the maximum limit, this “Auto-Sweeping Service” will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this “Auto-Sweeping Service” successfully covers the overdraft principal, the overdraft principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.

<sup>2</sup>“Auto-Sweeping Service” pre-set account: the current account and savings account must be in same currency and under the name of the same account holder(s) held with the Bank. The Integrated Account Service customer’s HK Dollars settlement account will generally be pre-set as the HKD savings account of “Auto-Sweeping Service”. If the HK Dollars settlement account is not a savings account, then the HKD savings account under the name of the same account holder(s) with the highest average balance in May 2016 will be pre-set as the HKD savings account of “Auto-Sweeping Service”. For any Integrated Account Service customer who does not maintain a sole-name HK Dollars savings account with the Bank for pairing up with his/her sole-name HK Dollars current account, his/her joint name HK Dollars savings account (if any) with either-one-to-sign signing arrangement will be pre-set as the HKD savings account of “Auto-Sweeping Service” based on the above arrangement. If you do not have a HKD savings account fulfill the above arrangement, you may not automatically eligible for “Auto-Sweeping Service”.

<sup>3</sup>Log-in Internet Banking > Setting > My Account > Setup Auto-Sweeping Service.