

23 April 2016

**Notice of Amendments to Conditions for**  
**Services ("CFS")**

Please be informed that the Bank's CFS has been revised and will be effective from 23 May 2016 ("Effective Date"). For details, please refer to the summary of the amendments and details of the amendments as attached.

Please note that the amendments to the CFS 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 the amendments, we may not be able to continue to provide services to you. Should you have any enquiry / response regarding the amendments, please call our customer services hotline (852) 2622 2633.

The new version of the CFS will be available at our official website ([www.ncb.com.hk](http://www.ncb.com.hk)) and displayed in our branches from the Effective Date. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

**Nanyang Commercial Bank, Limited**

**Encl.**

**Notice of Amendments to Conditions for Services**  
**("CFS")**

**Amendment Details**

**Part A. Key Amendments of the CFS**

Part 2: Banking Services

<b>Summary of the Amendments/ Important Notes</b>	<b>Section</b>
<b><u>Changes in wordings following the changes in product names</u></b>	
<ul style="list-style-type: none"> <li>Corresponding wording changes are made, pursuant to the changes in product names and references related to the deposit of "Structured Deposit" and "Currency Linked Deposits" with effect from 23 May 2016 (the "Effective Date").</li> </ul>	1,2,3,4

Part 3: Investment Services

<b>Summary of the Amendments/ Important Notes</b>	<b>Section</b>
<b><u>Changes in Wordings following the Changes in Product Names</u></b>	
<ul style="list-style-type: none"> <li>Corresponding wording changes are made, pursuant to the changes in product names and references related to the deposit of "Structured Deposit" and "Currency Linked Deposits" with effect from 23 May 2016 (the "Effective Date").</li> </ul>	1

**B. Details of the CFS amendments**

Part 2: Banking Services

<b>Section</b>	<b>Amendments</b>
1	Amend the phrase "structured deposits" to "Structured Product" in Condition 10.13(g). The revised version is: "You agree to abide by the terms and conditions

	<p>applicable to Structured Product and other accounts/services/products which can be operated through the Corporate Internet Banking Investment Function (including but not limited to conditions specified in Part 3 of these Conditions)."</p>
2	<p>Amend the phrase "structured deposits" to "Structured Product" in Condition 10.13(j). The revised version is:          "In addition to the risk disclosures set out in these Conditions and related rules applicable to Structured Product and other accounts/services/products which can be operated through Corporate Internet Banking Investment Function, you further acknowledge and accept the risks that transactions over the Internet may be subject to interruption, transmission blackout, delayed transmission due to Internet traffic or incorrect data transmission due to public nature of the Internet or otherwise and that there may be a time lag in data transmission and your orders may not necessarily be executed at the price indicated on the Internet. You agree that we shall not be responsible for any loss or damage arising out of your use of Corporate Internet Banking Investment Function."</p>
3	<p>Amend the phrase "structured deposits" to "Structured Product" in Condition 11.8(b). The revised version is:          "You agree to abide by the terms and conditions applicable to Structured Product and other accounts / services / products which can be operated through the investment function under CBS Phone Banking Services (including but not limited to conditions specified in Part 3 of these</p>

	Conditions)."
4	<p>Amend the phrase "structured deposits" to "Structured Product" in Condition 11.8(d). The revised version is:</p> <p>"In addition to the risk disclosures set out in these Conditions and related rules applicable to Structured Product and other accounts / services / products which can be operated through the investment function under CBS Phone Banking Services, you further acknowledge and accept the risks that transactions over the phone channel may be subject to interruption, transmission blackout, delayed transmission due to network traffic or incorrect data transmission due to public nature of the phone channel or otherwise and that there may be a time lag in data transmission and your orders may not necessarily be executed at the price indicated over the phone. You agree that we shall not be responsible for any loss or damage arising out of your use of the investment function under CBS Phone Banking Services."</p>

### Part 3: Investment Services

<b>Section</b>	<b>Amendments</b>
1	<p>Amend the phrase "linked deposit" to "linked investment" in Condition 1.7. The revised version is:</p> <p><u>You will as required designate one or more of your accounts as settlement account(s).</u> Your authorised signatories for your investment account or settlement account may operate both accounts and also any linked investment, if we agree.</p>