

**Notice of Enhancement of NCB ATM Card Services and
Notice of Amendments to the "General Information"**

Nanyang Commercial Bank, Limited ("NCB") pledges to provide quality service to you. Please be informed that NCB ATM Card services will be enhanced as from 2 January 2018 ("Effective Date"). The enhanced NCB ATM Card services allow you to conduct "JETCO" Interbank Transfer transactions via the existing NCB ATM Card or BOC Credit Card (applicable to NCB ATM Card services have been incorporated into your BOC Credit Card) held by you.

For the enhancement of NCB ATM Card services, please be informed that the "General Information" of NCB has been amended and will take effect from the above mentioned Effective Date. Amendment details are as follows.

Amendment Details

Part: ATM Card

Item	Amendments
1 (amendments are typed in italics for ease of reference)	The second bullet point of the seventh paragraph shall be amended as follows: "transfers (<i>including "JETCO" interbank transfer</i>)"
2	Introduce ninth paragraph as follows: "You may use ATMs in Hong Kong with the logo "Interbank Transfer" to transfer funds from Hong Kong Dollar accounts (including Hong Kong Dollar savings accounts or current accounts) linked to the ATM Card to accounts of other participating "JETCO" member banks. If you use "JETCO" interbank transfer, please pay attention for the following information: <ul style="list-style-type: none"> - You should check carefully and ensure accuracy of the payee's account number and amount before confirming the transaction. - The funds will be debited from the customer's account on NCB's receipt of the interbank transfer request. - Through "JETCO" funds transfer to other bank's account must complete the interbank settlement process, the transaction funds cannot be deposited in same day. - The receiving bank may credit received funds to the payee's account at a different time. Please contact the receiving bank for enquiries on its crediting time. - When funds are received through "JETCO" network from the paying bank for the customer's account, NCB will credit the funds to the customer's account in accordance with the standard of NCB practice. - While receiving the funds cannot be credited to the payee's account successfully and returned by receiving bank, NCB will refund the amount to the paying customer's account. - If the funds transferred by the paying bank cannot be credited to the payee's account successfully, NCB will return the amount to the paying customer's bank. - You acknowledge that fund transfers to third party accounts involve risks, for example, delay and/or non- transfer of funds or any other mistake in the fund transfer, the bank shall not be liable in the absence of negligence, willful misconduct or fraud of the bank. Please refer to our bank's Conditions for Services for the terms relating the ATM Card. - For details of "JETCO" member banks that provide Interbank Transfer Services, please refer to "JETCO" website: http://www.jetco.com.hk/."
3 (amendments are typed in italics for ease of reference)	Introduce the third bullet point of eleventh paragraph as follows: "Daily maximum limit for "JETCO" Interbank Transfer is HKD50,000. Such limit is shared among the above "Daily limit for POS transaction and transfer to other accounts not registered under the card"."

Part: ATM Card – Business

Item	Amendments
1 (amendments are typed in italics for ease of reference)	The second bullet point of the seventh paragraph shall be amended as follows: “transfers (<i>including “JETCO” interbank transfer</i>)”
2	<p>Introduce tenth paragraph as follows: “You may use ATMs in Hong Kong with the logo “Interbank Transfer” to transfer funds from Hong Kong Dollar accounts (including Hong Kong Dollar savings accounts or current accounts) linked to the ATM Card to accounts of other participating “JETCO” member banks. If you use “JETCO” interbank transfer, please pay attention for the following information:</p> <ul style="list-style-type: none"> - You should check carefully and ensure accuracy of the payee's account number and amount before confirming the transaction. - The funds will be debited from the customer's account on NCB's receipt of the interbank transfer request. - Through “JETCO” funds transfer to other bank's account must complete the interbank settlement process, the transaction funds cannot be deposited in same day. - The receiving bank may credit received funds to the payee's account at a different time. Please contact the receiving bank for enquiries on its crediting time. - When funds are received through “JETCO” network from the paying bank for the customer's account, NCB will credit the funds to the customer's account in accordance with the standard of NCB practice. - While receiving the funds cannot be credited to the payee's account successfully and returned by receiving bank, NCB will refund the amount to the paying customer's account. - If the funds transferred by the paying bank cannot be credited to the payee's account successfully, NCB will return the amount to the paying customer's bank. - You acknowledge that fund transfers to third party accounts involve risks, for example, delay and/or non- transfer of funds or any other mistake in the fund transfer, the bank shall not be liable in the absence of negligence, willful misconduct or fraud of the bank. Please refer to our bank's Conditions for Services for the terms relating the ATM Card. - For details of “JETCO” member banks that provide Interbank Transfer Services, please refer to “JETCO” website: http://www.jetco.com.hk/.”
3 (amendments are typed in italics for ease of reference)	The bullet point (b) of the twelfth paragraph shall be amended as follows: “Daily limit for “ <i>EPS</i> ” or “ <i>UnionPay</i> ” POS transactions, “ <i>JETCO</i> ” <i>Interbank Transfer</i> and transfer to accounts not registered under ATM Card – Business in the same currency: up to HKD50,000.”

Please note that if you continue to maintain your account(s) with NCB or use any of our banking, financial or other services on or after the Effective Date, you will be deemed to have accepted and be bound by the amendments of “General Information”. If you do not accept the amendments of “General Information”, we will not be able to continue to provide NCB ATM Card services to you, please contact our staff, NCB will close your NCB ATM Card services according to your instructions free of charge.

Should you have any enquiry/response, please contact our staff or call our Customer Service Hotline at (852) 2622 2633.

The new version of the “General Information” will be available at our official website (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