



NCB 南洋商業銀行



“Personal Integrated Banking Service” Guide

Customer Service Hotline: (852) 2622 2633
www.ncb.com.hk

"Personal Integrated Banking Service" Guide

How can you free yourself from the daily trivialities to enjoy life more? The "Personal Integrated Banking Service" of Nanyang Commercial Bank, Limited helps you manage your personal finances hassle-free with our extensive branch network and e-Banking service platforms, where you can seize any wealth creation opportunity to achieve your life goals, while enjoying every moment of your life.



Comprehensive Financial Solutions

Savings, Foreign Currency and Time Deposit Services

- Manage transactions of up to 15 currencies (including HKD, RMB and USD) in one consolidated Multi-Currency Savings Account.
- Time deposit products of various currencies and deposit tenors are available for your choice.
- If you exchange foreign currencies and place a time deposit at the same time, you can enjoy preferential interest rates on the time deposit.

Remarks: The offer is subject to relevant terms and conditions. Please contact NCB staff for the promotion periods and details of specific interest rate.



Wide Selection of RMB Services

- Our diversified RMB services, including RMB savings deposits, cheque, time deposits, exchange, remittance, bonds and ATM card services, enable you to enjoy the convenience of financial management and consumption.

Payroll and Payment Services

- Enjoy the simplicity and convenience by managing your payroll and daily payments with the "Personal Integrated Banking Service".

Investment Services

Securities Trading

- With one-stop securities trading service, multiple trading channels and comprehensive market information, you can capture investment opportunities with ease.
- Our Online Securities Margin Trading Service allows you to conduct securities margin transactions and transfer funds in a convenient and efficient manner.
- Our "Securities Club" provides superior securities services and privileges, with a stable and reliable trading platform, to help you capture investment opportunities.

Funds Investment

- A variety of funds allows you to spread your money across different portfolios and geographical locations to achieve different investment goals.

Various Investment Products

- There are a variety of investment products, including Equity Linked Investments, Currency Linked Investments, Bonds Trading Services, Precious Metals and FX Margin trading service, etc., for you to meet your investment needs and to capture investment opportunities.
- "Monthly Stocks Savings Plan"/"Monthly Funds Savings Plan" balances the overall investment effectiveness with dollar-cost averaging, which enable you to develop good investment habits.



Insurance Services

Life Insurance

- Tailor-made life insurance services plan comprehensively takes care of the financial, health and educational needs of you and your family.

General Insurance

- Covers travel, medical, household, domestic helper, motor and personal accident insurance, etc., providing you with comprehensive protection and care.

Notes: The Bank is an appointed insurance agent providing the above insurance services. Details of the insurance plans (including detailed terms, conditions and other matters) are subject to the policy of the relevant insurance company.

Loan Services

- With multiple mortgage and personal loan solutions, you can manage your finances with ease.

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

Consolidated Monthly Statement

- Clear consolidated monthly statements are provided, allowing you to review your financial status with ease. You can also choose to receive electronic monthly statements, which is convenient and environmentally friendly.



Convenient Digital Banking Services

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, 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.



Cross-Border Services

NCB has rich experience in cross-border financial management and is committed to providing customers with cross-border Banking services, allowing you to enjoy life in both places. In 1982, NCB set up a branch in the Shenzhen Special Economic Zone, becoming the first foreign bank in Mainland China after the foundation of People's Republic of China. Nanyang Commercial Bank (China) Limited ("NCB (China)"), a wholly-owned subsidiary of NCB, 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 at any time.

Remarks: Nanyang Commercial Bank (China) Limited ("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).

Cross-Border Wealth Management Centre

- Cross-Border Wealth Management Centres are available across Hong Kong Island, Kowloon and the New Territories. NCB's customer service staff are familiar with the cultures of Hong Kong and Mainland China, understand the needs of cross-border customers, and are fluent in Mandarin, providing you with professional services.

Cross-Border Remittance Services

- Your fund from NCB could be transferred to any banks in Mainland China and from overseas. Remittance handling fee offer is available for cross-border remittance between same-named accounts within NCB and NCB (China).

Remark: The remittance handling fee offer is subject to the promotions launched by NCB from time to time.

The Mainland Property Refinancing Service

- Provide "one-stop" property mortgage loan services in designated cities in the Greater Bay Area and other regions.

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



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.

For more details about this service, please feel free to visit our website at www.ncb.com.hk or make inquiries to our staff.

Personal Customer Hotline: (852) 2616 6628

General Terms and Conditions:

- "Personal Integrated Banking Service" ("the Service") is only applicable to personal banking customers.
- Certain services are only applicable to customers who meet the age requirement. "Personal Integrated Banking Service" customers aged 11 or above can enjoy the following services through Internet Banking, Mobile Banking and Phone Banking: account balance enquiry and electronic statement enquiry (only applicable to Internet Banking); "Personal Integrated Banking Service" customers aged 16 or above can even enjoy the service of foreign currency exchange, time deposit placement and payment for designated bill (only applicable to Internet Banking) etc. through Internet Banking, Mobile Banking and Phone Banking. "Personal Integrated Banking Service" customers are automatically eligible to enjoy the full range of Internet Banking, Mobile Banking and Phone Banking services at the age of 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, the Service Information, Guides and Fee Schedule or contact the staff of the Bank.
- 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 reserves 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. Investment products are not principal-protected. 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 may be 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 Hong Kong dollar 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 Hong Kong dollar 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:

The prices of securities fluctuate, sometimes dramatically. The price of a security 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 Fund Trading:

Monthly Funds Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. 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 value of Investment Funds may go up as well as down and the Investment Funds may become valueless. Therefore, customers may not receive any return from their Investment Funds. Part of the investment may not be able to liquidate immediately under certain market situation. Investment (including RMB investment) involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any enquiries about this risk disclosure statement and the nature and risks involved in conducting transactions or funds, you should seek advice from 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!