

## NCB SME Service



**Nanyang Commercial Bank, Limited**  
 ("NCB")'s professional SME services,  
**make sail with you to seize**  
**the business opportunities**

**Customers Service Hotline: (852) 2616 6638**  
**Website: www.ncb.com.hk**

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南商 中小企 服務  
 SME

**NCB's professional SME services, provide one-stop service, enriches your business with more energy.**

### Financing Solutions

NCB understands your business needs and provides diversified financing solutions, to help you devise splendid plans to develop your business.

#### ✚ SME Financing Guarantee Scheme

NCB is committed to provide continuous support to local SMEs and has joined the "SME Financing Guarantee Scheme"(SFGS) launched by HKMC Insurance Limited ("HKMCI"). NCB is pleased to offer flexible lending solution which meets your financial needs and facilitates your business growth.

#### ✚ NCB unsecured "Small Business Loan"

NCB offers flexible loan solution to help you succeed by capturing business opportunities.

#### ✚ Working Capital Financing

Take advantage of our overdraft, revolving and term loan services to satisfy your short-term cash flow needs.

#### ✚ Machinery & Equipment Financing

Machinery and equipment term loans are available for you to enhance operational efficiency.

#### ✚ Property Mortgage Loans

NCB offers preferential interest rates and flexible repayment periods of property mortgage loans for different kinds of commercial properties.

#### ✚ NCB Profits Tax Loan

Simply by presenting the latest financial statements and corporate tax demand note to us, you could enjoy our corporate tax loan services.

### Trade Finance Services

With NCB's professional and seasoned service teams, efficient electronic banking system and extensive correspondent network in the Mainland and around the world, NCB is dedicated to providing corporate customers with a wide range of trade finance services.

#### ✚ Import Services

- L/C Issuance
- Back-to-back L/C
- Import Bills
- Import Collection
- Import Loan
- Trust Receipt Facilities
- Shipping Guarantee
- Import Invoice Financing

#### ✚ Export Services

- L/C Advising and Confirmation
- L/C Transfer
- Export Bills for Collection
- Export Bills Advance
- Export Bills under L/C for Collection
- Negotiation / Discount of export bills under L/C
- Packing Loan
- Export Invoice Discounting

### Cash Management Services

Wide range of corporate financial management services to suit your needs, enhance operating efficiency and cost effectiveness.

- ✚ Wide-range of deposit services
- ✚ Premium Saving Rate, Group Interest Optimization
- ✚ Remittance service
- ✚ Payroll and autopay services
- ✚ Fast Transfer (FPS)
- ✚ Payment collection
- ✚ Listed company's corporate action payment service

### RMB and other Foreign Currencies Services

NCB is quick in grasping the development trends of cross-border RMB business and providing comprehensive RMB services as well as professional RMB trade settlement services and integrated financing solutions to fully satisfy your business needs. You can open business savings account(RMB) and business current account (RMB) or choose simple procedures "Business Multi-Currency Account" , including business multi-currency saving account and business multi-currency current account, manage various foreign currencies (including RMB) transactions conveniently in one account.

- ✚ Trade Settlement and Financing
- ✚ Loans and Overdraft
- ✚ Deposits
- ✚ Remittance
- ✚ Exchange
- ✚ Cheque
- ✚ Payroll
- ✚ Bond
- ✚ Insurance

### Insurance Plans

NCB offers comprehensive insurance products to cater for your business needs and give you peace of mind.

- ✚ Group Life Insurance Plan
- ✚ Fire Insurance
- ✚ Motor Vehicle Insurance
- ✚ Public Liability Insurance
- ✚ Contractors' All Risks Insurance
- ✚ Employees' Compensation Insurance
- ✚ Marine Cargo Insurance
- ✚ Marine Hull Insurance
- ✚ Money Insurance
- ✚ Burglary Insurance
- ✚ Group Medical Insurance
- ✚ Business Comprehensive Insurance Plan

### Investment and Other Services

- ✚ Foreign exchange
- ✚ Securities, Bond and Fund
- ✚ Structured products and exchange rate forward contract
- ✚ MPF plans

### Comprehensive Transaction Channels

- ✚ Corporate Banking Services Online ("CBS Online")
- ✚ Corporate Banking Services Mobile Banking
- ✚ Any of our Branches and Commercial Business Centres

What's more, NCB has a wholly-owned subsidiary bank in the Mainland - Nanyang Commercial Bank (China), Limited ("NCB China")<sup>Note</sup>, and NCB China has more than 33 branches in the Mainland. NCB is committed to taking advantage of the network to provide you with high-quality cross-border financial services.

**Note:** Nanyang Commercial Bank (China) Limited ("NCB (China)") is a bank established in Mainland China. It is not an authorized institution under the Hong Kong Banking Ordinance and does not operate banking business in Hong Kong. Deposits with Nanyang Commercial Bank (China) are not protected by Hong Kong's Deposit Protection Scheme and are not guaranteed by Nanyang Commercial Bank.

For more information, please visit any of our Commercial Business Centres or branches and contact our relationship managers.



Online Appointment for Loan Application



Commercial Teams Address



Branches Address

**Important Notice: To borrow or not to borrow? Borrow only if you can repay!**

#### Important Notice:

- Customer should have a clear understanding of your financial condition, daily expenses, and actual borrowing needs.
- Customer should have assessed their 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.

#### General Terms:

- 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's reserves the right to request the applicant to provide extra documents for further approval purposes.

#### Important Notes:

- The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position, investment experience and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

#### Risk Disclosure Statement

- The above information is for reference only. This document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services. The investment products or services mentioned in this document are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond your expectations and investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realised. The investment decision is by yours but you should not invest in any product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Before making any investment decision, you should assess your own financial position, investment objectives and experience, willingness and ability to bear risks, and understand the nature and risk of the relevant product. Investments involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details. If in doubt, you should seek professional advice from an independent financial adviser before you trade or invest.
- RMB/foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the RMB/foreign currency exchange rate may result in losses in the event that customer converts RMB/foreign currency into HKD or other foreign currencies. RMB is currently not fully freely convertible. Corporate customers who intend to convert RMB through the banks may occasionally not be able to do so fully or immediately, for which is subject to the RMB position of the banks and their commercial decision at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. RMB transactions are also governed by the related rules and regulations of the Mainland of China if RMB funds transfer between Hong Kong and the Mainland of China is involved.

#### Important Notes of Insurance:

- The above plans are underwritten by Bank of China Group Insurance Company Limited or China Taiping Insurance (HK) Company Limited (the "Insurance company"). The Bank is an appointed insurance agent of the Insurance company.
- The Insurance company is authorised and regulated by Office of the Commissioner of Insurance 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 above plans are acceptable or not 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 above information is for reference only. Details of the coverage of the above 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 above 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, however any dispute over the contractual terms of the above plans should be resolved between directly the Insurance company and the customer.

#### Important Notes of MPF:

- The Bank is merely acting as a referrer of BOCI-Prudential Asset Management Limited ("BOCI-P AM"). The advices, services and/ or products of the MPF are provided by BOCI-P AM and not the Bank. The Bank makes no representation, warranty or undertaking in any respect as to any of the advices, services and/ or products of the MPF provided by BOCI-P AM, and shall not be responsible nor liable in any way for the advices, services and/ or products of the MPF provided by BOCI-P AM. The Bank owes no duty to me nor our Company in respect of the advices, services and/ or products of the MPF.

**Should there be any discrepancy between the Chinese and English versions of this promotional material, the Chinese version shall prevail.**