



Terms for the Promotion Offers

1. The various "Business Integrated Account Promotion Offers" ("this Promotion Offer") are only applicable to customers ("Customers") who hold various "Business Integrated Account" ("BIA") with Nanyang Commercial Bank, Limited (the "Bank"). This promotion offer is only applicable to the Master Customers of various BIA. Please refer to the "Master Customers and Registered Customers" section in the BIA leaflet for details.

2. The promotion period for the promotion offer starts from today until further notice.

3. BIA is subject to the relevant terms and conditions. For details, please refer to the relevant promotion material or contact with our staff.

4. Telegraphic Transfer Handling Fee Offer

4.1 The telegraphic transfers handling fee offer are only applicable to the basic telegraphic handling fee for all inward telegraphic transfers and outward telegraphic transfers conducted via CBS Online but does not include other related fees.

5. Foreign Currency Exchange Offer

5.1 Customers can conduct foreign currency exchange via any transaction channel of the Bank to enjoy this offer.

5.2 This offer is not applicable to foreign currency banknotes exchange. Please contact the staff of the Bank for details.

5.3 Customers are required to use telegraphic transfer in Hong Kong dollars to exchange the specified foreign currency (or exchange Hong Kong dollars for the specified foreign currency) in order to enjoy the offer.

6. FPS Handling Fee Offer

6.1 Customers who transfer HKD / RMB to other banks via FPS are eligible for the offer.

7. Payroll, Autopay Instruction Fee Offer

7.1 BIA customers are required to successfully activate the CBS Online Payroll, Autopay Service. This offer is applicable to the Master Customer's HKD Account designated for debit of Monthly Service Fee (Please refer to the BIA leaflet for details) stipulated on "Account Opening Application Form (Companies/Organizations)" or "Customer/Accounts/Services Information Amendment Form (Companies/Organizations)" and upload payroll, autopay instructions through CBS Online.

7.2 The related fees will be subject to the quotes by the Bank from time to time. Please refer to the Schedule of Charge for details (https://www.ncb.com.hk/nanyang_bank/eng/html/12113.html). Regarding the Terms of Payroll, Autopay Service, please refer to "Autopay Services" of "Banking Services" under Part 2 of "Conditions for Services". Customers can access the latest "Conditions for Services" by visiting the Bank's website (www.ncb.com.hk).

General Terms

- The above promotion offers cannot be used in conjunction with other promotion offers that are not listed in this promotion.

- The accounts and services of the Bank are subject to the relevant terms. The Terms set out in this promotion material shall be in addition to the terms of the respective accounts and services. In case of any conflict, the Terms in this promotion material shall prevail.
- The Bank reserves the rights to amend, suspend or terminate the above products, services and promotion offers and to amend the relevant terms at any time at its sole discretion.
- In case of dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the Chinese and English version of this promotion material, the English version shall prevail.

Important Notice

Risk Disclosure: The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. 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.

You are advised to understand the relevant details, charges, important notes and risk disclosures before you invest in Mainland China A shares. For details, please contact the branch staff of the Bank.

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 profit made as a result of buying and selling securities.

Risk of RMB/Foreign Currency Trading: RMB/Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB/foreign currency exchange rate may result in losses in the event that customer converts the RMB/foreign currency into HKD or other foreign currencies.

RMB Conversion Limitation Risk: RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.

This promotional material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

This promotional material is issued by the Bank 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!

Different types of Customers of Business Integrated Account (BIA)¹ can enjoy the following Promotion Offers.

Offer details	Business Integrated Account - Prolific	Business Integrated Account - Prosperous	Business Integrated Account
 Online Outward Telegraphic Transfer Handling Fee Offer⁴ Customers can enjoy up to 20% off on online outward telegraphic transfer handling fee	 (20% off)	 (10% off)	
 Inward Telegraphic Transfer Handling Fee Offer⁴ Customers can enjoy up to 20% off on inward telegraphic transfer handling fee	 (20% off)	 (10% off)	
 Foreign Currency Exchange Offer⁵ Enjoy foreign currency exchange offer of up to 60 pips by converting HKD into a designated foreign currency (or vice versa)	 <ul style="list-style-type: none"> RMB, USD, AUD, CAD, CHF, JPY, NZD: 20 pips EUR, GBP: 60 pips 	 <ul style="list-style-type: none"> RMB, USD, AUD, CAD, CHF, JPY, NZD: 10 pips EUR, GBP: 30 pips 	 <ul style="list-style-type: none"> RMB, USD, AUD, CAD, CHF, JPY, NZD: 10 pips EUR, GBP: 30 pips
 FPS Handling Fee Offer⁶ Customers who transfer HKD / RMB to other banks via FPS are eligible for the offer	HKD 10.00/ RMB 8.00 Per transaction	HKD 20.00/ RMB 16.00 Per transaction	HKD 30.00/ RMB 24.00 Per transaction
 Payroll, Autopay Instruction Fee Offer⁷ Customers who send Payroll, Autopay instructions via CBS Online are eligible for the offer	 (20% off)	 (10% off)	

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