

17<sup>th</sup> February, 2023

**Notice of Amendments to the  
definition of "Total Relationship Balance"**

Please be informed that the definition of "Total Relationship Balance" will be amended with effect from 27 February 2023 ("Effective Date"). For the life insurance policy distributed by the Bank as an insurance agent (Not includes HKMC Annuity Plan underwritten by HKMC Annuity Limited) and issued on or before 27 January 2022, the calculation of the "Total Relationship Balance" is based on the policy cash value as of 27 January 2022. For the HKMC Annuity Plan underwritten by HKMC Annuity Limited, the calculation of the "Total Relationship Balance" is based on the policy cash value as of 27 February 2023. Starting from March 2023, the "Total Relationship Balance" will be calculated according to the above definition. Starting from April 2023, the monthly service fee of "*NCB Wealth Management*" will be calculated and charged according to the above definition of "Total Relationship Balance".

Materials related to the above amendments include:

1. "*NCB Wealth Management*" Service Fees
2. "*NCB Wealth Management*" Services and Offers
3. "Enrich Banking" Service Guide
4. "i-Free Banking" Service Guide

Please note that the amendments shall be binding on you 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. If you do not accept the amendments, we may not be able to continue to provide services to you. For enquiry, please contact our staff or call our Customer Service Hotline at (852) 2622 2633.

**Nanyang Commercial Bank, Limited**