

22 August, 2024

Notice of arrangement of stock trading related services during Severe Weather Trading Day¹

Dear Valued Customer,

Starting from 23 September 2024 (the "**Effective Date**"), the Hong Kong Exchanges and Clearing Limited (the "**HKEx**") will continue to operate Hong Kong securities and derivatives markets normally during Severe Weather Condition². In light of the aforesaid arrangement, Nanyang Commercial Bank ("the **Bank**") will maintain stock trading related banking services from the Effective Date to support your stock trading on Severe Weather Trading Day.

Please refer to the Section A "Changes in Stock Trading related Banking Services on Severe Weather Trading Day" for details on the stock trading related banking services provided by the Bank on Severe Weather Trading Day; and please refer to Section B "Changes to the Terms and Conditions" for the associated changes to the Terms and Conditions pertaining to the stock trading related banking services provided on Severe Weather Trading Day.

Section A: Changes in Stock Trading related Banking Services on Severe Weather Trading Day

Stock Trading Services

On Severe Weather Trading Day, while all branches of the Bank will be closed, you could trade Hong Kong listed securities, Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect stocks, stocks in Initial Public Offerings (IPOs) through digital channels including online banking and mobile

¹ In this notice, Severe Weather Trading Day refers to any day from Monday to Friday except a Hong Kong public holiday on which severe weather falls.

² In this notice, Severe Weather Condition refers to the scenario where a typhoon signal No. 8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the HKSAR Government.



banking. In addition, you could also place stock trading order or make related enquiries via the manned investment trading hotline at (852) 2616 6618.

The manned investment trading hotline will provide limited service according to the Bank's manpower availability, you are highly recommended to apply and activate the "Personal Internet Banking" and/or "Personal Mobile Banking" services for uninterrupted stock trading service on Severe Weather Trading Day, if those channels are not yet in place.

Margin Trading Services

As the Hong Kong securities and derivatives markets will continue to operate normally, fluctuation in stock price may lead to decrease of margin, and you are required to maintain sufficient margin prescribed by the Bank to prevent margin call or forced liquidation. As such, you are recommended to apply and activate the "Personal Internet Banking" and/or "Personal Mobile Banking" services for fund transfers, if those channels are not yet in place.

Monthly Stocks Savings Plan Services

The settlement of Monthly Stocks Savings Plan will continue as usual on Severe Weather Trading Day.

Stock Settlement Services

The settlement of stock transaction will continue as usual on Severe Weather Trading Day.

Cheques Settlement Services

Cheques (including electronic cheques) deposited into the Bank a day before Severe Weather Trading Day will be cleared and settled normally. In general, the funds will be available after 3 pm on the Severe Weather Trading Day, given no cheque is returned.

Auto-Sweeping Services

When cheque settlement service remains operational on Severe Weather Trading Day, the Auto Sweeping Service will continue as usual.

Funds Transfer Services

To support stock trading activities on the Severe Weather Trading Day, local and overseas fund transfer services through both online banking and mobile banking channels will remain available on Severe Weather Trading Day as usual.

IPO Financing Services

Given that the new share will be listed as scheduled on Severe Weather Trading Day, the arrangement for both margin calls and force liquidation will be carried out by the Bank as usual. You are advised to keep monitoring on the fluctuations in stock collateral values. Besides, upon receipt of notice from the Bank that, the value of the stock collateral has fallen to the level necessitating a margin call or force liquidation, you are advised to take the actions below immediately:

- depositing additional funds to reduce the outstanding loan;
- providing additional eligible assets to increase the collateral value, and/or
- selling stocks to reduce the outstanding loan.

Stocks related Credit / Loan Services

Owing to the normal operation of the Hong Kong securities and derivatives markets, the arrangement for both margin calls and force liquidation to NCB Wealth Management Secured Overdraft Facility and General Banking Facilities and Loan Facility(ies) (pledged by stocks) will be carried out by the Bank as usual. You are advised to keep monitoring on the fluctuations in stock collateral values. Besides, upon receipt of notice from the Bank that the value of the stock collateral has fallen to the level necessitating a margin call or force liquidation, you are advised to take the actions below immediately:

- depositing additional funds to reduce the outstanding loan;
- providing additional eligible assets to increase the collateral value, and/or
- selling stocks to reduce the outstanding loan.

Section B: Changes to the Terms and Conditions

In light of the service adjustments on Severe Weather Trading

Day, we have updated 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", which will take effect from the Effective Date. The main revisions concern changes to the trading arrangement of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect stocks on Severe Weather Trading Day.

Chapter	Details of Amendments (Note: Amendments are shown in underline to indicate addition and strikethrough to indicate deletion.)
20) Arrangement under severe weather conditions	If the typhoon signal no.8 <u>or above</u> is announced <u>by HK Observatory</u> after Shanghai SSE or SZSE market opens, customers can only cancel <u>execute</u> orders and enquire transaction order status via channels other than branches (for instances, Internet Banking, <u>Mobile Banking</u> , manned investment trading hotline). Also the Bank shall have the right to cancel customer's orders without prior notice in case of contingency such as hoisting of Typhoon Signal No 8. Also, if SSE or SZSE suspends SH Northbound Trading or SZ Northbound Trading due to severe weather conditions, customers will not be able to trade A shares.

Should you continue to use or retain related account(s), product(s), or service(s) on or after 20 September 2024, the revised terms and conditions outlined above will be binding on you. You have the right to terminate related account(s), product(s), or service(s) before the Effective Date in accordance with the relevant clauses under the relevant existing terms and conditions if you decline to accept the amendments.

If you have any inquiries in relation to this notice or the use of "Personal Internet Banking" and/or "Personal Mobile Banking", please contact our Customer Service Hotline at (852) 2622 2633 on or before 23 September 2024. After 23 September 2024,



please contact Customer Service Hotline at (852) 2616 6628 (Personal Banking Customer) / (852) 2616 6638 (Corporate Banking Customer).

Thank you for your attention.

Nanyang Commercial Bank, Limited