

## NCB Wealth Management Service Fees

Effective from 21 September, 2024

**NCB Wealth Management** service fee is determined by Total Relationship Balance.

<b>"Total Relationship Balance" (HKD)</b>	<b>Monthly Service Fee* (HKD)</b>
1,000,000 or above	Waived
Below 1,000,000	280

### Definition of "Total Relationship Balance":

- The daily average value (per month) of the following items held in customer's personal account, joint accounts or accounts managed by customers in the capacity of trustee or custodian:
  - Deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, market value of the investment assets<sup>a</sup> (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, the higher of policy cash value or premium paid of the life insurance plans<sup>b</sup> distributed by the Bank as an insurance agent, outstanding balance of other loans (Excluding the overdraft under the current accounts and mortgage loan.) and the vested balance of the Mandatory Provident Funds ("MPFs") with BOCI-Prudential Trustee Limited as the Trustee; and mortgage payments<sup>c</sup>.
- Actual monthly calculation period starts from the first day to the last day of each calendar month.
- All foreign currency balances will be calculated based on exchange rates quoted by the Bank from time to time.
- The relevant calculation results shall be subject to the Bank's records.

### Remarks:

- The Bank will calculate the daily market value according to the features of investment products. Unsettled bought quantities of the stock will be excluded while securities collateral will be included.
- Cash value or premium paid of the policy will be subject to the relevant insurance policy provisions. (Remark: 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.)
- Excludes any prepayment amount of loans.

\* The monthly fee will be debited from your settlement account. If the monthly fee cannot be debited from your settlement account, we reserve the right to terminate the **NCB Wealth Management** Service and other special offers to you at our absolute discretion.

## **NCB Wealth Management Service Fees**

### **NCB Wealth Management Secured Overdraft Facility<sup>1</sup>**

<b>Types of Secured Asset</b>	<b>Item</b>	<b>Loan Ratio</b>	<b>Handling Fee</b>	<b>Interest Rate (per annum)</b>
Securities <sup>2,3</sup>	Locally listed Shares	Up to 60% of the market value	Waived	Prime Rate <sup>4</sup> or HIBOR, whichever is higher.
	Funds	Up to 70% of the market value		

Remarks:

1. NCB reserves the right to stipulate and change the types of assets that is acceptable as security, loan ratio, overdraft limit and overdraft interest rate at its absolute discretion.
2. Secured assets of securities will be subject to the prevailing list announced by NCB from time to time. For details, please contact your Customer Relationship Manager.
3. Secured assets of securities exclude securities that NCB shall not grant any advances, loans or credit facilities etc. in order to comply with any laws, regulations, rules and practices. For details, please contact your Customer Relationship Manager.
4. Prime Rate refers to Hong Kong Dollar Prime Rates quoted by NCB from time to time.

**In case of any discrepancy between the Chinese and English versions of this NCB Wealth Management Service Fees, the Chinese version shall prevail.**

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

**Nanyang Commercial Bank, Limited**

**Nanyang Commercial Bank, Limited reserves the right to amend or withhold the above fees, terms and conditions at our discretion.**