

July 2020

**Notice of Change of Gift of Instant Asset
Balance Reward and Amendments to Terms of
NCB New Packaged Account Rewards**

Having received an overwhelming response from customers, please be informed that, with effect from 1 August 2020 ("Effective Date"), Nanyang Commercial Bank, Limited (the "Bank") will change the Gift of Instant Asset Balance Reward of NCB New Packaged Account Rewards from a GrandaZ 3.0L Intelligent Air Fryer to HK\$500 supermarket coupon.

According to the aforementioned change of Gift, please be informed that the Bank has amended the Terms of NCB New Packaged Account Rewards ("Terms") on the Effective Date. Details of the amendments are stated in the enclosed table.

With regard to the change of Gift of Instant Asset Balance Reward and amendments to Terms of NCB New Packaged Account Rewards, please note:

- 1) if you became a new NCB Wealth Management customer between 1 April 2020 and 31 July 2020, the change of Gift or amendments of Terms are not applicable.
- 2) if you become a new NCB Wealth Management customer between 1 August 2020 and 30 September 2020 and continue to use the service(s) under the Terms on or after the Effective Date, you will be deemed to have agreed to be bound by the amendment(s) above. If you do not accept the amendment(s), we may not be able to provide our service(s) to you.

Should you have any enquiry, please contact our staff or



call our customer service hotline at (852) 2622 2633.

The revised Terms will be available at our website (www.ncb.com.hk/nanyang_bank/popup1/ntb2_e.html) and displayed in our branches from the Effective Date. Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.

Nanyang Commercial Bank, Limited

Encl.

Amendment Details
Part A: Key Amendments of Terms

Summary of the amendments	Amendment (s)
To amend the promotion period, name of Gift, arrangement of redemption and relevant liabilities, etc, with regard to the change of Gift of Instant Asset Balance Reward.	NCB New Packaged Account Rewards Terms section 1, 2 General Terms section 1

Part B : Amendment details of Terms

Amendment	Section	Amendment details
1	NCB New Packaged Account Rewards Terms 1	NCB New Packaged Account Rewards Terms Section 1 is amended as follows: “The promotional offers are only applicable to new personal customers (“ <i>New NCB Wealth Management customers</i> ”), who have not held any accounts/services of Nanyang Commercial Bank, Limited (the “Bank”) (whether in his/her sole name or jointly with any third party for deposit accounts/ time deposit, investment accounts, and safe-deposit box, etc.) within twelve months before the date of account opening, and take up our <i>NCB Wealth Management</i> service (in sole name) from 1 August to 30 September 2020 (the “Promotion Period”).”
2	NCB New Packaged Account Rewards Terms 2	The first sentence of NCB New Packaged Account Rewards Terms Section 2 is amended as follows: “New <i>NCB Wealth Management</i> customers will be entitled to HK\$500 Supermarket Coupon upon fulfilling the following 4 requirements within 3 months from the account opening date (3 months are calculated based on 90 calendar days, including the 90th day, Saturdays, Sundays and public holidays).”



Amendment	Section	Amendment details
3	NCB New Packaged Account Rewards Terms 2	<p>NCB New Packaged Account Rewards Terms Section 2(ii) is amended as follows:</p> <p>“Designated transaction excludes New Funds Monthly Savings Plan, New Monthly Stocks Savings Plan, IPO subscriptions, same fund house fund switching-subscriptions, fund with no subscription fee, money market fund or any fund specified by NCB.</p> <ul style="list-style-type: none">● Each New <i>NCB Wealth Management</i> customers can only enjoy the Instant Asset Balance Reward once. The Coupons are determined by the Bank and arranged by the Bank to distribute, no exchange of Coupon is provided.● New <i>NCB Wealth Management</i> customers must be valid <i>NCB Wealth Management</i> service customer at the time the Coupon is presented.● The list of New <i>NCB Wealth Management</i> customers should be based on the system record of the Bank.● The Coupon is limited. The Coupon is available on a first-come-first-served basis and while stocks last.● If New <i>NCB Wealth Management</i> customers fulfill the 4 requirements specified above on the account opening date, the account opening branch will pass the Coupon immediately to the customers. Once New <i>NCB Wealth Management</i> customers fulfill the 4 requirements specified above within the Promotion Period after the account opening date, the customers can collect the Coupon from the account opening branch. For those Eligible Customers who have not collected the Coupon, the Bank will notify them on or before 27 February 2021. The customers must collect the Coupon from the account opening branch on or before 31 March 2021, otherwise the Coupon will be forfeited.”

Amendment	Section	Amendment details
4	General Terms 1	<p>General Terms Section 1 is amended as follows:</p> <p>“The promotional offers and Coupons are available on a first-come-first-served basis and while stocks last. The Coupons cannot be transferred, returned, exchanged for other gift or redeemed for cash. Usage of the Coupons is subject to the terms and conditions stipulated by the supplier. If the customers have any enquiry or complaint regarding the Coupons, the customers should contact the Coupons supplier directly. The Bank gives no guarantee to the quality of goods and services and does not accept any responsibility for any liability arising in conjunction with the use of any goods or services provided by the suppliers. The Bank is not the supplier of the Coupons. The Bank shall not bear any responsibilities and no replacement of the Coupons will be granted. The Bank reserves the right to replace the Coupons with another item. The value and nature of the replacement item may differ from the original Coupons.”</p>