

31 Oct 2022

**Notice on Adjustment of**  
**General Banking Services Charges**

With effect from 1 December 2022 ("Effective Date"), Nanyang Commercial Bank, Limited (the "Bank") will adjust the following items of General Banking Services Charges.

Adjust the remark of ATM cash withdrawal via "VISA / PLUS" network (Applicable to BOC Visa Credit Card linked with bank accounts). The adjusted description is:

Remark 4: For transactions conducted via the "VISA/PLUS" network, the amount withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by VISA plus ~~around~~ 1% conversion charge.

Please note that if customers continue to use the above listed service(s) on or after the Effective Date, the customers will be deemed to have agreed to the change(s). If you do not accept these amendments, the Bank may not be able to continue to provide our related service(s) to you.

Customers can download this notice on the bank's website (the bank's website > "about US" > "Notice") on or before April 30, 2024. Customers may not be able to view or download this notice after the relevant days. Should you have any enquiry, please contact our staff or call our customer service hotline at (852)2622 2633.

**Nanyang Commercial Bank, Limited**