

有關修訂《一般銀行服務收費表》與《服務條款》的通知

感謝使用南洋商業銀行有限公司(「本行」)的銀行服務,由 2023 年 3 月 1 日起,本行將不再支援自動轉賬系統(視窗版)、代入薪金系統(視窗版)及代入薪金檔案處理系統(強積金)三款客戶端軟件的操作,且不再接受機構客戶透過分行或指定地點提交自動轉賬付款、自動轉賬收款及/或發薪指示電子檔案(即光碟或 U S B 記憶體方式)。茲通知本行已修訂《一般銀行服務收費表》及《服務條款》,並將於 2023 年 3 月 1 日(“生效日”)起生效,修訂詳情如下:

《一般銀行服務收費表》的修訂

業務分類	項目		收費/說明的修訂詳情 (以底線顯示)
機構客戶 - 自動轉賬 付款	交易 指示 費	透過分行 或指定地 點提交檔 案	南洋商業銀行、 中銀香港或集友銀行 賬戶 ^{註六} 取消
			其他銀行賬戶 取消
機構客戶 - 自動轉賬 收款	交易 指示 費	透過分行 或指定地 點提交檔 案	南洋商業銀行、 中銀香港或集友銀行 賬戶 ^{註六} 取消
			其他銀行賬戶 取消
代客發薪	交易 指示 費	透過分行 或指定地 點提交檔 案	南洋商業銀行、 中銀香港或集友銀行 賬戶 ^{註六} 取消
			其他銀行賬戶 取消

《服務條款》的修訂修訂詳情(以底線顯示)第 2 部分：銀行服務13. 自動轉賬服務

條款刪除部分見底線：

13.1

本行接受您就自動轉賬服務透過下列一項或多項渠道發出的指示：

(a) 機器可讀輸入(如光碟、USB 記憶體等)及 / 或您編撰之電子檔案，以供直接輸入；及 / 或透過企業網上銀行服務或檔案傳送服務進行線上傳輸；及/或

(b) 透過本行已核准之服務或不時訂明之渠道進行線上傳輸。

以處理您的發薪事宜，及 / 或自您的賬戶執行付款及 / 或按您通知自您的賬戶支取或安排支取有關應付予您的數額，並透過自動轉賬系統及 / 或快速支付系統將該款項轉賬至您的賬戶。

13.2

本行以載有軟件程式之光碟或其他方式，向您提供全套軟件，包括有關任何修訂、補充或更換，以便您向本行提交指示及 / 或其他資料、編製資料、編製需向稅務局呈交之僱主填報之薪酬及退休金報稅表及 / 或委託本行傳送予指定第三者的強制性公積金供款資料。

13.3

您同意軟件及與之有關的權利屬於、且在任何時候均屬於本行獨有的財產，您承諾：

(a) 不會獲取與軟件有關的所有權或任何權利，惟您可按本條款的明文規定使用軟件。

(b) 應安全保管軟件，僅讓您屬下有需要的高級人員或僱員接觸軟件。

(c) 未經本行允許，不得容許在香港以外任何地方，將軟件(或其任何部分)用於編製指示以外的任何其他用途。

(d) 未經本行同意，不得允許以任何方式對軟件(或其任何部分)加以複印、複製、修訂、修改、倒序匯編或向任何未經授權的人士披露。

(e) 僅按照本行發出的任何軟件使用手冊或指南使用軟件，並在本

行提供更新、修訂、補充及更換時，採用該等更新、修訂、補充及更換的軟件。

(f) 於本行要求時，立即將軟件(及其用戶手冊及關連設備)無條件交還本行。

(g) 遇有軟件損壞或遺失、被竊或未經授權接觸或使用的情況，須立即報告本行。

13.4

您須於付款或收納生效日前兩(2)個營業日或本行不時指定之其他期間內，向您提交此服務申請之分行、或本行不時其後指定 / 本行不時與您協定之其他分行或地點或其他渠道發出指示。僅在本條款 13 中，「營業日」之提述乃指本行於香港營業及香港銀行同業進行結算及交收資金之日，週六、週日及公眾假期除外。您承認及明白您對本身編撰或安排之任何指示的真實性、正確性、準確性及 / 或完整性負有全部責任，本行概無責任核對或確認任何指示，亦無須就此引致之任何事宜承擔責任。您亦明白及確認本行並無責任核實您委託傳送予指定第三者的強制性公積金供款資料，對由此引致的任何申索或爭議，本行概不負責。

13.16

對於：(i) 不當地使用軟件及/或有關設備或您未能遵守本條款中列載之任何條款及條件及 / 或(ii) 由於任何原因未能根據自動轉賬收款安排從指定付款人收取付款及 / 或(iii) 無論何種原因引致之任何機件故障、失靈、中斷或本行電腦系統不足或本行控制範圍外之任何其他原因及 / 或(iv) 本行提供予您作任何用途之任何電腦列印數據(包括但不限於使用該等列印輸出作報稅之用途)而產生之任何延誤、錯漏、遺漏、損失或損害，本行概不負責。

客戶如於生效日期或以後仍於本行持有賬戶或使用本行任何銀行、金融或其他服務，則將被視為同意有關修訂。若不接納有關修訂，本行可能無法繼續為客戶提供服務。

如有任何查詢/回應，請聯絡本行職員或致電客戶服務熱線(852) 2622 2633。

南洋商業銀行有限公司謹啟

2023年1月27日

27 January, 2023

Amendments to the "General Banking Services Charges" and "Conditions for Services"

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank"). Effective from 1 March 2023, the Bank will terminate the support of the 3 software: Autopay (PC) System, Payroll (PC) System and Payroll File Processing System, and will cease the electronic files submission service (i.e. in the form of CD/DVD or USB flash drive) for corporate clients of Autopay and Payroll Services to branches or designated locations. Please be informed that the Bank's "General Banking Services Charges" and "Conditions for Services" have been amended and will be effective from 1 March 2023 ("Effective Date"). Please find below details of the amendments.

Amendments to the "General Banking Services Charges"

<u>Type of Services</u>	<u>Charges/Details</u>		<u>Details of Amendments (Shown by underline)</u>
Autopay-out for corporate clients	Instruction fee (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu ⁶	<u>Cancelled</u>
		Account held with other banks	<u>Cancelled</u>
Autopay-in for corporate	Instruction fee (Submission	Account held with NCB, BOCHK or Chiyu ⁶	<u>Cancelled</u>

clients	of files to branches or designated locations)	Account held with other banks	<u>Cancelled</u>
Payroll	Instruction fee (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu ⁶	<u>Cancelled</u>
		Account held with other banks	<u>Cancelled</u>

Amendments to the "Conditions for Services"

Amendment Details (shown by underline)
Part 2: Banking services
13. Autopay Services
Delete Conditions as follows:
<p>13.1</p> <p>We accept instructions from you concerning autopay services by or via one or more of the following channels: (a) <u>in the form of machine readable input (e.g. CD-ROM, USB flash drive etc) and/or electronic files which have been prepared by you for direct input; and/or by way of online transmission via Corporate Internet Banking or File Transfer System; and/or</u> (b) by way of our other approved service(s) or channel(s) prescribed from time to time</p> <p>13.2</p> <p><u>We provide you with software package by way of CD-ROM or other means containing a software programme including any revisions, supplements or replacements thereto to facilitate your submission of instructions to us and/or other information, preparation of information, preparation of the Employer's Return of Remuneration and Pensions to be filed with the Inland Revenue</u></p>

Department, and/or authorizing us to transmit the Mandatory Provident Fund contributions data to the designated third party.

13.3

You agree that the software and any rights relating thereto is and shall remain at all times our sole property and you undertake to:

(a) acquire no title or any rights whatsoever in relation to the software except that you may use the software as expressly provided herein.

(b) keep the software safe in your custody and restrict access to those of your officers or employees who need to use it.

(c) not allow the software (or any part thereof) to be used without our permission for any purpose other than the preparation of instructions in any place other than Hong Kong.

(d) not allow the software (or any part thereof) to be copied, reproduced, amended, modified, reverse compiled or disclosed to any unauthorised person in any manner without our consent.

(e) use the software only in accordance with any manuals or guides issued by us in relation to the software and adopt updates, revisions, supplements and replacements as and when provided by us.

(f) return the software (together with our user manual and connected device) to us unconditionally and immediately on our request .

(g) report any damage to or loss, theft or unauthorised access to or use of the software to us immediately.

13.4

You shall give instructions to the branch to which you have submitted this service application or other branch or location(s) or other channel(s) from time to time subsequently designated by us/agreed between us and

you in no less than two (2) Banking Days or such other duration of period as prescribed by us from time to time prior to the effective day of payment or receipt.

13.16

We shall have no responsibility whatever for any delay, error, omission, loss or damage howsoever arising from (i) the improper use of the software and/or related device or any your failure to comply with any of the terms and conditions set out herein and/or (ii) failure for whatsoever reason to receive payment from specified payers under the autopay-in arrangement and/or (iii) any mechanical failure, malfunction, interruption howsoever caused or the inadequacy of our computer system or any other causes beyond our control and/or (iv) any data contained in the computer printout provided by us used by you for whatsoever purposes including but not limited to the purpose of using such printout for tax returns.

Please note that the amendments shall be binding on you if you continue to maintain your account(s) with the Bank or use any of our banking, financial or other services on or after the Effective Date. If you do not accept these amendments, the Bank may not be able to continue to provide our service(s) to you.

For enquiries, please contact our staff or call our Customer Service Hotline at (852) 2622 2633.

Nanyang Commercial Bank, Limited