

April 28, 2023

Notice of Amendments to "General Information"

Thank you for using the banking services of Nanyang Commercial Bank Limited ("the Bank").

"General Information" supplements the instructions for Express Transfers (page 20), and will come into effect on May 30, 2023 (the "Effective Date"). For details of the amendments to the items, please refer to the attached table. Please note that if you still hold an account with the Bank or use any banking, financial or other services of the Bank on or after the Effective Date, you will be deemed to have agreed to the revised terms. If you do not accept the revised terms, the Bank may not be able to continue to provide services to you. For any inquiries/responses, please contact our staff or call our personal customer service hotline at (852) 2622 2633.

You may download a copy of the existing "General Information" from the Bank's website (the Bank's website > "Personal Banking"/ "Corporate Banking"> "Other Services" > "Conditions and Rules for Services and other Information") until 29 May 2023. Only the copy of revised "General Information" will be available from the above website from 30 May 2023. You may download this customer notice on the Bank's website (the bank's website > "about US" > "Notice") by 30 May 2024. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

Nanyang Commercial Bank, Limited
Encl.

Details of the amendments

Page 20 (RTGS / CHATS)

Section	Revised details
Page 20	<p>Express Transfer (RTGS / CHATS)</p> <p>Where it is necessary for you to transfer HKD/CNY/USD/EUR to another bank in Hong Kong, you may apply to do so by way of express transfer (RTGS / CHATS). Your transfer will be credited for same day value.</p> <p>We shall determine the applicable exchange rate for the express transfer on the basis of our spot rate. If a provisional exchange rate is used in your application for an express transfer, we may debit any shortfall or credit any gain to your account without prior notice after we have determined the applicable exchange rate. We shall promptly notify you if the remittance could not be effected.</p> <p>Your express transfer may involve one or more heads of fees, for instance the enquiry and handling charges of the remitting bank, and fees of the beneficiary bank. The actual costs tariff will depend on the circumstances. You may elect to have such charges and fees paid by the recipient party.</p> <p>You shall be responsible for the accuracy of the instruction (including the name and account of the beneficiary and the receiving bank etc.) and liable for all the risks and liabilities arising from any circumstances which are beyond the control of the bank.</p>