

Notice of Amendments of Various Services of Electronic Banking Channels

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank"). Please be advised that, from 17 March 2024 ("Effective Date") onwards (Unless Otherwise Noted), the Bank will amend the following services for Personal Internet Banking, Personal Mobile Banking and Corporate Internet Banking:

Service Channel: Personal Internet Banking

| Function / Service | Transaction | Amendment(s) (From Effective Date) |
|----------------------------|---|--|
| Fast Transfer | Pre-set Instruction | Amendment of pre-set transaction is not accepted. (Customers may view or delete ineffective pre-set transaction) |
| Telegraphic Transfer (T/T) | | |
| BOC Remittance Plus | | |
| Currency Exchange | | |
| Bill Payment | | |
| Telegraphic Transfer (T/T) | Standing Instruction | Set up or edition of standing instruction is not accepted. (Customers may view or delete ineffective pre-set transaction) |
| BOC Remittance Plus | | |
| Currency Exchange | | |
| Time Deposit | | |
| Bill Payment | Regular Bill Payment Via Bank Account | Termination of service (Pre-set regular bill payment instruction will be invalid since Effective Date, customers are advised to arrange the bill payment in advance) |
| | Bill Payment to Merchants in the Mainland China | Service will be terminated |
| | Jetco Channel Online Bill Payment | |
| | Pre-set Bill Payment Via BOC Credit Card | Amendment of pre-set transaction is not accepted. (Customers may view or delete ineffective pre-set transaction) |
| Time Deposit | Set Up Time Deposit | "Deposit in Different Currency" as part of maturity instructions will not be supported |

Service Channel: Personal Mobile Banking

| Function / Service | Transaction | Amendment(s) (From Effective Date) |
|--------------------|--|--|
| Bill Payment | Jetco Channel Online Bill Payment | Service will be terminated |
| | Pre-set Bill Payment Via BOC Credit Card | Amendment of pre-set transaction is not accepted. (Customers may view or delete ineffective pre-set transaction) |

Service Channel: Corporate Internet Banking

| Function / Service | Transaction | Amendment(s) (From Effective Date) |
|----------------------------|--|---|
| Transfer | Pre-set Instruction | Amendments on pending instructions will not be supported (Customer could continue to enquire or delete the scheduled instruction) |
| Express Transfer | | |
| FPS | | |
| Bill Payment | | |
| Currency Exchange | | |
| Telegraphic Transfer (T/T) | | |
| BOC Remittance Plus | | |
| Demand Draft | | |
| Transfer | Standing Instruction | Create or amend instructions will not be supported (Customer could continue to enquire or delete the standing instruction) |
| Express Transfer | | |
| FPS | | |
| Credit Card | Commercial Card Application | Service will be terminated |
| Time Deposit | Set Up Time Deposit / Transaction Status | "Deposit in Different Currency" of maturity instructions will not be supported |
| Trade Services | Import | Service will be terminated from 31 March |
| | Export | |
| | Repayment | |
| | Guarantee | |
| Other Settings | Monthly Statement Setting | "Post and Email" as "Options for Receiving Statements" will not be supported (Customers who have set the "Options for Receiving Statements" to "Post and Email" before the effective date will not be affected) |

Service Channel: Personal Internet Banking/ Personal Mobile Banking/ Corporate Internet Banking

| Function / Service | Transaction | Amendment(s) (From Effective Date) |
|---------------------------|-------------------------------|---|
| CNY Remittance | To Mainland | Service cut-off time of business day will change to 17:30, while service cut-off time of holiday remain unchanged |
| | To Overseas | |
| | Express Transfer (RTGS/CHATS) | |

Customer may submit real-time transaction such as transfer, bill Payment or currency exchange via Personal Internet Banking and Corporate Internet Banking. With the above-mentioned amendments on "Trade Services", customers could still make transaction enquiries through Corporate Internet Banking and submit applications for trade services via our Commercial Teams, branch network, your dedicated relationship manager or NCB Trade Services Centre.

Please note that the amendments shall be binding on you if you continue to maintain the account or use any of our banking, financial or other services of the account 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/feedback, please contact our staff or call our Customer Service Hotline at (852) 2622 2633. Sorry for the inconvenience caused.

You may download this Notice and Frequently-Asked Questions at the Bank's website ("About us" > "Notice") on or before 17 June 2024. You may not be able to review or download this Notice and Frequently-Asked Questions after the relevant date. Shall there be any discrepancies between the Chinese and English versions of this Notice and Frequently-Asked Questions, the English version shall prevail.

Nanyang Commercial Bank, Limited

Frequently-Asked Questions (FAQ)

1. Q: What type of customers will be affected?

A: From the Effective Date, customers holding Personal Internet Banking, Personal Mobile Banking and Corporate Internet Banking will be affected by the related service amendments.

2. Q: Would the pre-set / standing instruction that customers have been set before Effective Date be affected?

A: The Bank will execute the pre-set / standing instruction that have been set. However, customers cannot amend ineffective instruction. Meanwhile, customers may delete the instruction.

3. Q: Would the bill payment standing instruction that customers have been set before Effective Date be affected?

A: Starting from the Effective Date, bill payment standing instruction via the bank account will be terminated, all instruction set before Effective Date will be invalid. Customers are advised to arrange the bill payment in advance. Customers may make bill payment with the transfer now function.

4. Q: How does the Personal Internet Banking / Personal Mobile Banking bill payment service no longer support Jetco Online Bill Payment Channel affect customers?

A: Personal Internet Banking / Personal Mobile Banking does not support online bill payment to related merchants.

5. Q: Would there be affected if customers have chosen to receive statement by "Post and Email"?

A: Customers who have set the "Options for Receiving Statements" to "Post and Email" before the effective date will not be affected.

6. Q: How does customers make bill payment after Personal Internet Banking / Personal Mobile Banking no longer support bill payment via BOC credit card?

A: Customers may make bill payment via bank account on Personal Internet Banking / Personal Mobile Banking.

7. Q: How does customers make the transaction after the Personal Internet Banking / Personal Mobile Banking bill payment service no longer support bill payment to merchants in the Mainland China?

A: Customers can make instant transfer for bill payment or currencies exchange or other related transactions.

8. Q: With the amendments on "Trade Services", customers could make transaction enquiries through Corporate Internet Banking?

A: Yes, customers could make transaction enquiries through Corporate Internet Banking.

9. Q: With the amendments on "Trade Services", are there any different channels for customers to submit the trade related application?

A: Customers could submit applications for trade services via our Commercial Teams, branch network, your dedicated relationship manager or NCB Trade Services Centre.