

## **Notice of ATM Card Service Upgrade and Amendments to the Related Terms and Conditions**

Dear Valued Customer,

Thank you for your continued support and trust in the services of Nanyang Commercial Bank, Limited (the "Bank").

Due to our service upgrades, the Bank will implement the **ATM card service upgrade** on 21<sup>st</sup> of September 2024 (the "Effective Date") (in case of any adjustment, the Bank shall make further notice). Consequently, from the Effective Date, **the Bank's "Conditions for Services" and rules for service and information related to the ATM card will be updated** accordingly. The details are as follows:

### **I. Important Reminder for ATM Card Service Upgrade**

#### **1. Adjustment of Transaction Limit Rules**

**From the Effective Date, the following adjustments will be made to the Daily Transaction Limit Rules of the Bank's ATM card:**

Adjustments	Adjustment Details			
Calculation of Daily Transaction Limits	Previously, the Bank allowed customers to hold multiple ATM Cards simultaneously. For instance, a customer could hold both single name and joint name accounts, with the daily transaction limit being applied collectively across all the ATM cards associated with the customer <b><u>sharing the same limit</u></b> , irrespective of the number of ATM cards they held. With effect from the Effective Date, the calculation method of the daily transaction limit will be modified to calculate the transaction limit for each ATM card <b><u>separately</u></b> .			
(i) The Classification of Daily Transaction Limits; and (ii) Changes in the	Before the Effective Date		From the Effective Date	
	Daily Transaction Limit Classification	Existing ATM Card <b><u>Shared</u></b> Maximum Daily Transaction Limit <b><u>per Customer</u></b> (HKD equivalent) (Below are example	Daily Transaction Limit Classification	Existing ATM Card <b><u>Changes</u></b> in the Maximum Daily Transaction Limit <b><u>per Card</u></b> (HKD equivalent) (Below are example

Maximum Daily Transaction Limits of Existing ATM Cards	<b>amounts)</b>			<b>amounts)</b>	
	Only 1 ATM Card	Holding multiple ATM Cards (Take 2 cards as an example)		Only 1 ATM Card	Holding multiple ATM Cards <sup>^</sup> (Take 2 cards as an example)
Cash Withdrawals	10,000.00	10,000.00	Cash Withdrawals and Transfers to Accounts under Different Name	10,000.00	5,000.00/ Card
POS Transactions and Unregistered Account Transfers (Accounts <b>Not Linked</b> to the ATM Card)	50,000.00	50,000.00	POS Transactions	50,000.00	25,000.00/ Card
Transfers among Registered Accounts (Accounts <b>Linked</b> to the ATM Card)	no limit	no limit	Transfers to Same-name Accounts*	no limit	no limit
Bill Payments	100,000.00	100,000.00	Bill Payments	100,000.00	50,000.00/ Card
"EPS" Purchase of the Hong Kong Jockey Club (HKJC) Cash Vouchers <sup>#</sup>	10,000.00	10,000.00	"EPS" Purchase of the Hong Kong Jockey Club (HKJC) Cash Vouchers <sup>#</sup>	10,000.00	5,000.00/ Card

#Before the Effective Date, customers could choose to set the daily transaction limit for purchasing Hong Kong Jockey Club (HKJC) Cash Vouchers via "EPS" to be shared between "Cash Withdrawals" or "POS Transactions and Unregistered Account Transfers". From the Effective Date, this will be adjusted to only be shared with "POS Transactions".

<sup>^</sup>If a customer holds more than one ATM Card before the Effective Date, **after the upgrade, the system will distribute the original daily transaction limit equally according to the number of ATM Cards held by the customer (as indicated in the table above).** ATM Cards applied on or after the Effective

	<p>Date will be calculated according to the latest transaction limit rules. *Transfers to same-name Accounts, including joint accounts where the customer is the primary contact person, have no daily transaction limit and support transfers in HKD and RMB.</p>		
<p>Changes to the Maximum Daily Limit for Cash Withdrawals and Transfers to Accounts under Different Name</p>	<p>The maximum daily limit for cash withdrawals and transfers to accounts under different name for each ATM Card will be adjusted from the Effective Date:</p>		
	<p>ATM Card Category<sup>1</sup></p>	<p>Maximum Daily Limit per Card<sup>2</sup></p>	<p>Adjustable Amount</p>
	<p>Regular ATM Card (including NCB Fast Cash Card, Pre-Embossed Card)</p>	<p>20,000.00 (now default at 10,000.00)</p>	<p>Customers can adjust the limit themselves (not exceeding the maximum daily limit). From the Effective Date, the amount to be adjusted must be in multiples of 100, changing from the current requirement of being in multiples of 10,000.</p>
<p>NCB Wealth Management ATM Card</p>	<p>30,000.00</p>		
<p>1: Before the Effective Date, the maximum daily limit will be set according to the highest account "Class" of the customer. From the Effective Date, the maximum daily limit per card will be determined by the category of ATM card held by the customer. 2: The maximum daily limit is calculated in HKD or RMB (depending on the transaction currency) before the Effective Date; the maximum daily limit per card is calculated in HKD from the Effective Date. If customers would like to adjust the above-mentioned daily transaction limits, they may do so through the Bank's branches.</p>			

## 2. Amendments to the "Auto-transfer Service" Rules (applicable to customers who have already activated the "Auto-transfer Service")

From the Effective Date, the rules for the "Auto-transfer Service" will be revised. If both of your Hong Kong Dollar and Renminbi accounts are linked to the ATM card, when you make transactions through the "UnionPay" network (including cash withdrawals or POS transactions), the entire transaction will be changed from selecting the debit account based on the **transaction currency** to selecting the debit account based on the **geographic location at the time of the transaction** (as shown in the table below). In case there is insufficient balance in the account to be debited, the entire transaction amount will be

debited from the account in other currency linked to the card.

<b>Before the Effective Date</b>		<b>From the Effective Date</b>	
<b>Transaction Currency</b>	<b>Debit Account</b>	<b>Transaction Location</b>	<b>Debit Account</b>
Hong Kong Dollars or Foreign Currency (except Renminbi)	Hong Kong Dollar accounts	Locations in Hong Kong and outside Mainland China	Hong Kong Dollar accounts
Renminbi (RMB)	Renminbi accounts	Mainland China	Renminbi accounts

### 3. Other Reminders for ATM Card Service Upgrade

Other reminders regarding ATM Card service upgrade from the Effective Date are listed below:

<b>Adjustments</b>	<b>Adjustment Details</b>
ATM Card PIN Letter	If you have not changed your ATM Card PIN as indicated in the PIN letter received before the Effective Date, you are recommended to change your PIN at JETCO ATMs as soon as possible before the Effective Date. Otherwise, on or after the Effective Date, you will only be able to change the default password through the Bank's branches. For ATM Card PIN Letters issued from the Effective Date, changes can still be made at both the Bank's branches and JETCO ATMs.
Application for Joint Account ATM Card	With effect from the Effective Date, the number of ATM Cards for a single-sign joint account (with the same joint account as the main account) will be changed from a maximum of 5 to 1. However, other holders of the joint account can choose to attach the joint account as a sub-account (which cannot be the main account) to other ATM Card(s). ATM Cards for joint accounts applied before the Effective Date will not be affected.
Branch Transaction Instructions	With effect from the Effective Date, the Bank's branches will no longer support customers to use their ATM Cards and enter their PINs to conduct transactions at the counters. You can still visit the Bank's branches with your identification documents for over-the-counter transactions.
Mandatory Provident Fund ("MPF")	With effect from the Effective Date, the Bank will no longer support customers to use their ATM Card for "BOCI-Prudential MPF" transaction enquiry, you can do so through Personal Internet Banking and Personal Mobile Banking.
Overseas Cash Withdrawal Details	With effect from the Effective Date, if your ATM Card account has not been subscribed to the consolidated monthly statement or account statement services, following any overseas ATM cash withdrawal transactions, the Bank will mail the details of such overseas cash withdrawal transactions to your mailing address registered with the Bank.
Transaction	Starting from the Effective Date, if you make an EPS POS

Alerts	transaction or bill payment and the transaction amount is greater than the amount specified by the Bank (currently HKD500.00), you will receive transaction alerts from the Bank via SMS or email.
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## **II. Amendments to the “Conditions for Services”, Rules for Services and other Rules and Information related to ATM Card Services**

Due to the upgrade of the ATM Card Services, with effect from the Effective Date, the Bank will amend the “Conditions for Services”, “General Information”, “Rules: ATM Card - Auto-transfer Service”, and “Supplemental Information On Renminbi Services” accordingly, details of which are outlined in Appendix 1 to Appendix 4 of this Notice. If you continue to hold an account with us or use any of our banking, financial or other services on or after the Effective Date, you will be deemed to have agreed to the amendments. Should you not accept the amendments, we may be unable to continue providing the services to you, and you have the right to inform us to terminate the services.

You may download the current “Conditions for Services”, rules for services and other information on our website (the Bank's website > “Personal Banking”/“Corporate Banking” > “Other Services” > “Conditions and Rules for Services and other Information”) on or before the 20<sup>th</sup> of September 2024. From the Effective Date, only the revised information can be downloaded from the above webpage.

You may download this Notice on or before the 21<sup>st</sup> of May 2025 from the Bank's website (the Bank's website > “About Us” > “Notice”). You may not be able to view or download this Notice after such date. If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

The Bank is committed to continue to provide customers with convenient, efficient, effective and professional banking services as the Bank has cherished the spirit of “Customer-Oriented and

Courteous Service” and “Reputation First and Service-Driven”.

If you have any related questions, you may refer to the FAQs on “Notice of ATM Card Service Upgrade and Amendments to the Related Terms and Conditions” on the Bank's website (the Bank's website > “About Us” > “Notice”) for more details on the ATM Card service upgrade.

For any enquiries regarding ATM Card, please contact our ATM Card 24-hour Customer Service Hotline at (852) 2616 6266.

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

Note: If there is a change in the Effective Date, you will be notified separately; all revisions contained in this notice and its attachments will take effect after the new Effective Date.

## **Nanyang Commercial Bank, Limited**

Appendix 1: Details of Amendments to the “Conditions for Services”

Appendix 2: Details of Amendments to “General Information”

Appendix 3: Details of Amendments to “Rules: ATM Card - Auto-transfer Service”

Appendix 4: Details of Amendments to “Supplemental Information On Renminbi Services”

### **Appendix 1: Amendments to “Conditions for Services”**

#### **Part 2: Banking services - Clause 8 Automatic Teller Machine (ATM) Cards**

Section	Amendments Details (Deletions are shown in Strikeout/ Amendments are shown in Underline )
8.11	If the ATM card is used for unauthorized transactions before you

	<p>inform us that your ATM card or the <del>personal password authentication factors</del> (for example, <u>personal identification numbers (PINs) and authentication tokens</u>) of the ATM card has been lost or stolen, or other people know the <del>personal password authentication factors</del> of the card, you may need to bear the relevant losses. Without prejudice to the generality of the foregoing provisions, if you knowingly allow any person to use the ATM card and / or <del>personal password authentication factors</del>, you will be deemed to have failed to comply with the above protection measures, and you shall also bear all losses arising therefrom.</p>
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## Appendix 2: Amendments to “General Information”

Section	<p>Amendments Details (Deletions are shown in Strikeout/ Amendments are shown in Underline )</p> <p><b>Major Amendments are as follows:</b></p> <ul style="list-style-type: none"> <li>● Rules of application for individual ATM Card by single-sign joint account holders</li> <li>● Rules of transaction limit for ATM Card</li> <li>● Rules of Auto-transfer Service</li> </ul>
	<p><b>ATM Card</b></p>
Page 5-8	<p>ATM Card is issued to <u>the following</u> customers with <del>Hong Kong Dollar, Renminbi savings/current deposit accounts</del> :</p> <ul style="list-style-type: none"> <li>- <u>Customers with savings account</u></li> <li>- <u>Customers with Hong Kong Dollar/Renminbi current deposit accounts</u></li> <li>- <u>Customers with Multi-currency savings account containing Hong Kong Dollar/Renminbi sub-account</u></li> </ul> <p>ATM Card gives access to your registered accounts (registered accounts can be individual account, single-sign joint account and sole-proprietor account) at our ATMs and designated electronic channels. The maximum number of accounts that you may register for each ATM Card (depending on the type of ATM Card) is subject to our revision from time to time. You may register any of your accounts under your name (including single-sign joint account) up</p>

to a maximum of 5 Cards, but only 1 card with account under your name as primary account will be issued.

~~Joint account (single-sign joint account only) holder(s) may apply for individual ATM Card. Up to 5 Only 1 ATM Cards with the same single-sign joint account as primary account will be issued. 5 joint-account holders for their respective use (depending on the card-type). The other holders of joint account (single-sign joint account only) may use the account as sub-account in other ATM cards.~~

~~If your chip-based ATM Card with your joint account as the primary account is not the first card issued for the joint account, you may at the account selection screen of ATMs and our designated electronic channels access any of the first two or three registered accounts for conducting transactions, depending on whether the ATMs and the designated electronic channels are compatible with the chip-based ATM Card or not.~~

~~You may also conduct transactions over our branch counters for all your accounts (including individual account and single-sign joint-account) simply by producing your ATM Card and keying in your password to confirm your instruction, subject to the availability of such authentication service at that branch. The above services shall be including but not limited to cash withdrawals, transfers, investment, balance enquiry, transaction record enquiry and all other general counter services.~~

~~Depending on the card type of ATM Card, you may collect your Card at our branch immediately or by mail. Customers have the option to personalize their PIN or request a PIN envelope when they apply for an ATM card at our branch. Customers need to activate the ATM cards with PIN envelopes via Personal Internet Banking, Personal Mobile Banking, Phone Banking or at our branch, etc. before using the card. If the customer's PIN or ATM card envelope is returned, the card will be revoked for security reasons.~~

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~~The maximum daily transaction limit applicable to all new issued and existing ATM Card (HKD/Dual Currency) for each ATM card customer~~



will be calculated separately (regardless of the number of ATM Cards accounts registered under the ATM card same account holder) at the ATMs listed in the table below, except for the counter transactions. For transaction involving Renminbi, please also refer to "Supplemental Information On Renminbi Services".

Maximum Daily Limit per Card for Cash Withdrawals and Transfers to Accounts under different name

Daily cash withdrawal limit

<u>Customer Segment<sup>2</sup></u> <u>ATM Card Category<sup>1</sup></u>	<u>Maximum Daily Limit <b>per Card</b><sup>2</sup></u>	<u>Adjustable Amount</u>
<u>General Customer Regular ATM Card (including NCB Fast Cash Card, Pre-Embossed Card)</u>	<u>10,000.00<sup>1</sup></u> <u>20,000.00</u>	<u>Customer can adjust the limit (must be in multiples of 100 but not exceed the maximum daily limit)</u>
<u>i-Free Banking customer</u> <u>Enrich Banking customer</u>	<u>20,000.00<sup>1</sup></u>	<u>10,000.00 or 20,000.00</u> <u>10,000.00 or 20,000.00</u> <u>or 30,000.00 ( NCB Wealth Management customer)</u>
<u>NCB Wealth Management Customer</u> <u>NCB Wealth Management ATM Card</u>	<u>30,000.00<sup>1</sup></u>	
<u>NCB Private Banking ATM Card</u>	<u>30,000.00</u>	

\*Transfers to same-name Accounts, including joint accounts where the customer is the primary contact person, have no daily transaction limit and support transfers in HKD and RMB.

1: The maximum daily limit per card will be determined by the category of ATM card held by the customer.

2: The maximum daily limit per card is calculated in HKD, and the limit is shared between cash withdrawals and transfers to accounts under different name.

1- The maximum daily limit is based on HKD or RMB, depending on the currency of transaction.

2- Refers to the highest "Class" among all the single account(s) and joint account(s) under the customer.

- Daily limit for POS transactions and transfer to other accounts not registered under the card:

	<p>Daily maximum limit for <u>per card transfer to other accounts in same currency</u>, "EPS" or "UnionPay" POS transaction is HKD50,000 or RMB50,000 (depending on the currency of transaction). <u>Customers may use card for overseas POS transactions, and sharing the daily limit for POS transactions. Customers can deactivate the overseas POS transaction service through branches or ATM Card 24-hour Customer Service Hotline.</u></p> <p><del>—Daily limit for "JETCO" Interbank Transfer</del>  <del>—Daily maximum limit for "JETCO" Interbank Transfer is HKD50,000. Such limit is shared among the above "Daily limit for POS transaction and transfer to other accounts not registered under the card".</del></p> <p>.....</p> <ul style="list-style-type: none"> <li>- <del>Daily transfers limit among registered account:</del>  <del>No daily limit for transfer in same currency among registered accounts.</del></li> <li>- <u>Daily limit for transfers to same-name accounts</u>  <u>Transfers to same-name accounts, including joint accounts where the customer is the primary contact person, have no daily transaction limit and support transfers in HKD and RMB.</u></li> <li>- Daily bill payments limit:  Daily bill payments limit via "JET PAYMENT" and "PPS" <u>per card</u> is HKD100,000 (not applicable to the ATM Card (RMB) and RMB accounts linked to ATM Card).</li> <li>- ATM cash withdrawal outside Hong Kong and withdrawal limit:  Prior to perform ATM cash withdrawal outside Hong Kong, customers are required to activate their ATM Card in used, as well as to setup the valid day range and cash withdrawal limit (depending on region, card type and ATM networks). The maximum <u>overseas</u> withdrawal limit of each of the ATM Card owned by customers must be lower than the daily cash withdrawal limit of the <u>card</u> customers.</li> </ul>
	<p><b>Auto-transfer Service (Only applicable to ATM Card (Dual Currency))</b></p>
Page	.....

8-9	<p>If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from your first Renminbi account in the ATM Card when the <del>your</del> transactions are <u>made in Mainland China</u> <del>are in Renminbi</del>. If there is an insufficient balance in such Renminbi account to settle the total transaction amount, the total transaction amount will be automatically debited from another Renminbi account ( if any ) linked to your ATM Card.</p> <p>.....</p> <p>If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from your first Hong Kong Dollar account in the ATM Card when <del>your</del> <u>the transactions made in Hong Kong and outside Mainland China</u>. <del>are in Hong Kong Dollars or foreign currency (except Renminbi)</del>. If there is an insufficient balance in such Hong Kong Dollar account to settle the total transaction amount, the total transaction amount will be automatically debited from another Hong Kong Dollar account ( if any ) linked to your ATM Card.</p>
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### Appendix 3: Amendments to “Rules: ATM Card- Auto-transfer Service”

Section	<p>Amendments Details ( Deletions are shown in Strikeout/ Amendments are shown in Underline )</p> <p><b>Major Amendments are as follows:</b></p> <ul style="list-style-type: none"> <li>● Rules of Auto-transfer Service</li> </ul>
Page 1-3	<p>.....</p> <p>1.1 The ATM Card is a debit card offered to the Customer by the Bank that embodies dual currency settlement in both Renminbi and Hong Kong Dollars and can be used in multiple networks (e.g. “JETCO”, “UnionPay”, <del>“PLUS”</del> and “EPS”). The Customer can use the ATM Card to withdraw cash at ATMs of the Bank and those displaying the “JETCO” logo in Hong Kong, as well as at ATMs displaying “UnionPay” <del>or “PLUS”</del> logos around the world. The Customer can also make purchase at merchant outlets that display the “EPS” logo in Hong Kong and “UnionPay” logo worldwide. <u>The primary account will be used if the customer did not activate the</u></p>

	<p><u>Auto-transfer Service for the ATM Card. If the Customer's ATM Card is linked to the Bank's accounts denominated in both Renminbi and Hong Kong Dollars, transactions including purchase and cash withdrawals in Renminbi will be debited from the Renminbi account whereas those in Hong Kong Dollars and other foreign currencies will be debited from the Hong Kong Dollar account. The Customer can also choose to activate the Auto-transfer Service for the ATM Card, which is applicable to purchase and cash withdrawal transactions conducted at the "UnionPay" network. After the customer activated the Auto-transfer Service for the ATM Card and both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from the Customer's Renminbi account in the ATM Card when the Customer's transactions are made in Mainland China; and the total transaction amount will first be debited from the Customer's Hong Kong Dollar account in the ATM Card when the Customer's transactions are made in Hong Kong and outside Mainland China.</u></p> <p>.....</p> <p>3.2 If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from the Customer's first Renminbi account in the ATM Card when the Customer's transactions are <u>made in Renminbi Mainland China.</u></p> <p>.....</p> <p>3.3 If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from the Customer's first Hong Kong Dollar account in the ATM Card when the Customer's transactions are <u>made in Hong Kong Dollars or foreign currency (except Renminbi) Hong Kong and outside Mainland China.</u></p> <p>± .....</p>
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## Appendix 4: Amendments to "Supplemental Information On Renminbi Services"

### Section 5: ATM Card

Section	Amendments Details (Deletions are shown in Strikeout/ Amendments are shown in Underline )
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	<p><b>Major Amendments are as follows:</b></p> <ul style="list-style-type: none"> <li>● Rules of application for individual ATM Card by single-sign joint account holders</li> <li>● Rules of transaction limit for ATM Card</li> </ul>
<p>Page 5-7</p>	<p>.....</p> <p><del>You may also conduct transactions over our branch counters for all your accounts (including individual account and single-sign joint account) simply by producing your ATM card and keying in your password to confirm your instruction, subject to the availability of such authentication service at that branch. The above services shall be including but not limited to cash withdrawals, fund transfer, investment, balance enquiry, transaction record enquiry and all other counter services.</del></p> <p>5.1 Application</p> <p>- You <del>may</del> <u>must</u> personally attend our office and fill in the account-opening application form, provide a specimen signature on our record and return the form to us. <u>Application via Personal Internet Banking or Mobile Banking is available.</u></p> <p>- When applying for an ATM card, you may, in addition to registering one principal account, register subsidiary accounts (such as a HKD savings account or current account or a Renminbi savings or current account or a multi-currency savings account (including Renminbi) that you hold with us. The maximum number of accounts that you may register for each ATM card (depending on the card type) is subject to our revision from time to time. <u>You may register any of your accounts under your name (including single-sign joint account) up to a maximum of 5 Cards, but only 1 card with account under your name as primary account will be issued.</u></p> <p>5.2 Operation</p> <p>.....</p> <p><del>Joint account (single-sign joint account only) holder(s) may apply for individual ATM Card. Up to 5 joint account holders for their respective use (depending on the card</del> <u>Only 1 ATM Cards with the same single-sign joint account as primary account will be issued.</u></p>

~~type). The other holders of joint account (single-sign joint account only) may use the account as sub-account in other ATM cards.~~

~~If your chip-based ATM card with your joint account as the primary account is not the first card issued for the joint account, you may at the account selection screen of ATMs and our designated service channels access any of the first two or three registered accounts for conducting transactions, depending on whether the ATMs and the designated service channels are compatible with the chip-based ATM card or not.~~

- The maximum daily transaction limit applicable to all new issued and existing ATM Card (HKD/Dual Currency) for each ATM card will be calculated separately customer-(regardless of the number of ATM Cards accounts registered under the ATM card same account holder) at the ATMs listed in the table below:

Daily limit for cash withdrawals and unregistered account transfers\*  
per Card limit

Maximum Daily Limit per Card for Cash Withdrawals and Transfers to Accounts under different name

<u>Customer-Segment<sup>2</sup> ATM Card Category<sup>1</sup></u>	<u>Maximum Daily Limit <b>per Card</b><sup>2</sup></u>	<u>Adjustable Amount</u>
<u>General Customer Regular ATM Card (including NCB Fast Cash Card, Pre-Embossed Card)</u>	<u>10,000.00<sup>1</sup> 20,000.00</u>	<u>Customer can adjust the limit (must be in multiples of 100 but not exceed the maximum daily limit)</u>  <u>10,000.00 or 20,000.00</u>
<u>i-Free Banking- customer Enrich Banking- customer</u>	<u>20,000.00<sup>1</sup></u>	<u>10,000.00 or 20,000.00 or 30,000.00 ( NCB Wealth Management customer)</u>
<u>NCB Wealth- Management</u>	<u>30,000.00<sup>1</sup></u>	

<u>Customer</u> <u>NCB Wealth</u> <u>Management ATM</u> <u>Card</u>		
<u>NCB Private</u> <u>Banking ATM Card</u>	<u>30,000.00</u>	

\*Transfers to same-name Accounts, including joint accounts where the customer is the primary contact, have no daily transaction limit and support transfers in HKD and RMB.

1: The maximum daily limit per card will be determined by the category of ATM card held by the customer.

2: The maximum daily limit per card is calculated in HKD, and the limit is shared between cash withdrawals and transfers to accounts under different name.

1: If a customer holds more than one ATM Card, but with different account "Class", the maximum daily limit per card will be set according to the customer's account with the highest "Class".

1 2: The daily maximum daily limit is based calculated in HKD or RMB, depending on the currency of transaction.

2 Refers to the highest "Class" among all the single account(s) and joint account(s) under the customer.

- Daily limit for POS transactions and transfer to other accounts not registered under the card:

Daily maximum limit for transfer to other accounts in same currency, "EPS" or "UnionPay" POS transaction is HKD50,000 or RMB50,000 (depending on the currency of transaction). Customers may use card for overseas POS transactions, and sharing the daily limit for POS transactions. Customers can deactivate the overseas POS transaction service through branches or ATM Card 24-hour Customer Service Hotline.

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- ATM cash withdrawal outside Hong Kong and withdrawal limit: Prior to perform ATM cash withdrawal outside Hong Kong, customers are required to activate their ATM card in used, as well as to set up the valid day range and cash withdrawal limit (depending on region, card type and ATM networks). The maximum overseas withdrawal limit of each of the ATM card owned by customers must be lower than the daily cash withdrawal limit of the card customers.