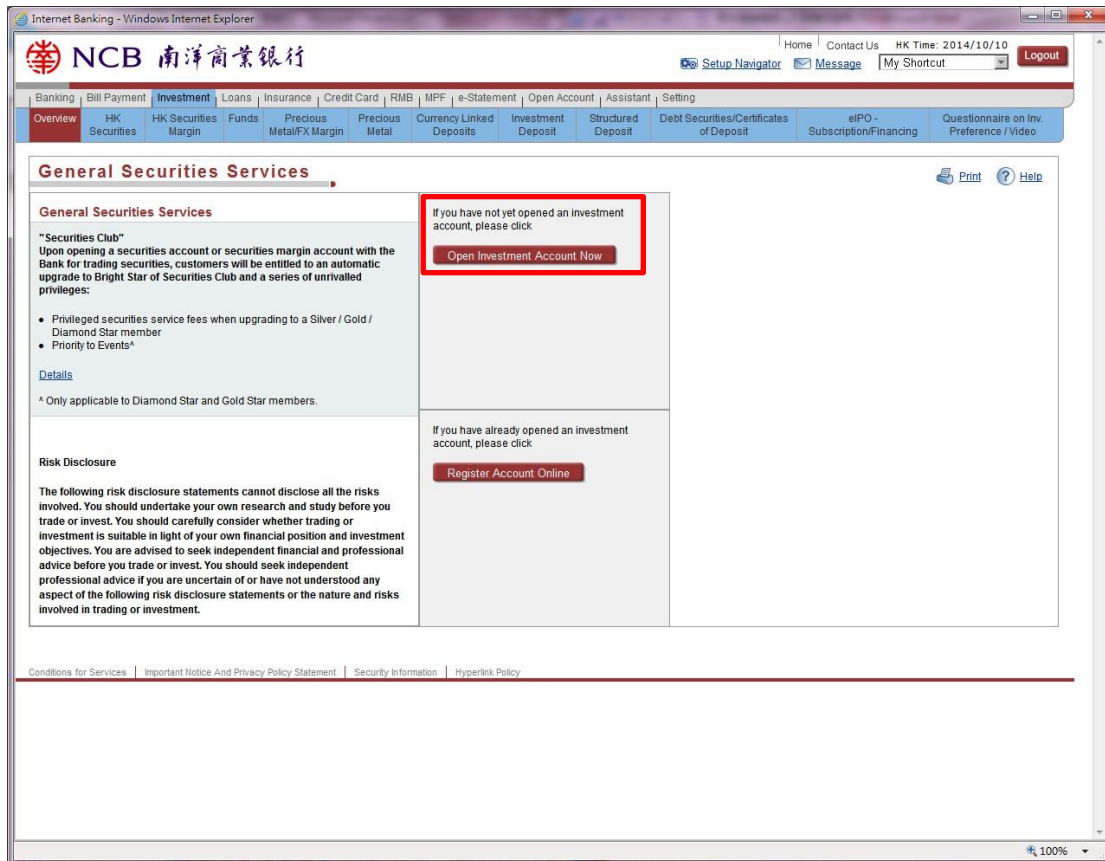


Steps to open Securities Account, Multi-Currency Savings Account (including RMB Account) and set up RMB Account as the securities settlement account via Internet Banking

A. Open Securities Account*

* Applicable to NCB Wealth Management, Enrich Banking and i-Free Banking customers only.



Account Opening Steps:

1. Please select "Investment" and "HK Securities", and then click "Open/Register Account".
2. Please click "Open Investment Account Now".
3. Please tick "Securities (including Monthly Stocks Savings Plan)" and input the required information, then press "Next".
4. Please answer the "Questionnaire on Investment Preference". Please confirm the investment preference result.
5. Please select the settlement account (for both HKD Account and Multi-Currency Savings Account).
 - 5.1 If you have already opened Multi-Currency Savings Account, please

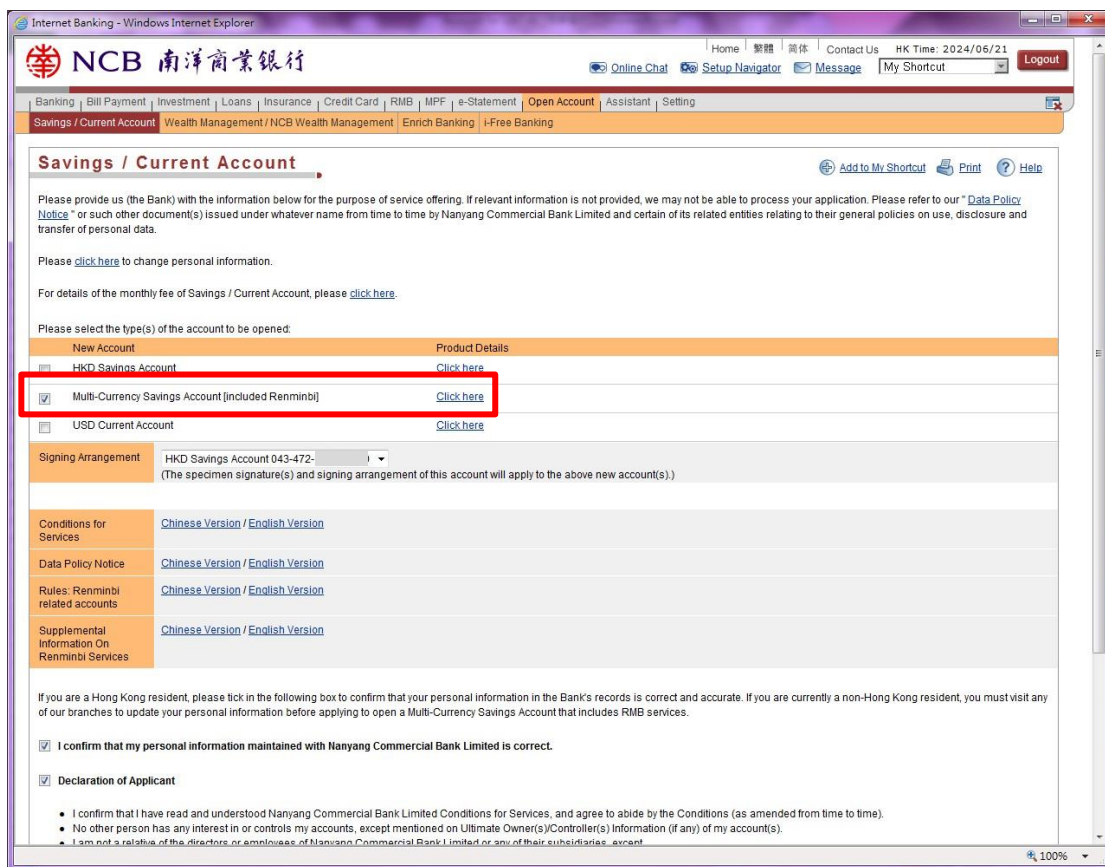
set at the same time

- 5.2 If you have not opened, please refer to the information of the next part “Open Multi-Currency Savings Account (including RMB Account)”.
6. Please read carefully and confirm the documents and risk.
7. Application completed.

B. Open Multi-Currency Savings Account (including RMB Account)

Account Opening Steps:

1. Please select “Open Account” and “Savings / Current Account”, then tick to open “Multi-Currency Savings Account (included Renminbi)”.



Internet Banking - Windows Internet Explorer

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Savings / Current Account | Wealth Management / NCB Wealth Management | Enrich Banking | i-Free Banking

Savings / Current Account

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Please provide us (the Bank) with the information below for the purpose of service offering. If relevant information is not provided, we may not be able to process your application. Please refer to our [Data Policy Notice](#) or such other document(s) issued under whatever name from time to time by Nanyang Commercial Bank Limited and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data.

Please [click here](#) to change personal information.

For details of the monthly fee of Savings / Current Account, please [click here](#).

Please select the type(s) of the account to be opened:

New Account	Product Details
<input type="checkbox"/> HKD Savings Account	Click here
<input checked="" type="checkbox"/> Multi-Currency Savings Account (included Renminbi)	Click here
<input type="checkbox"/> USD Current Account	Click here

Signing Arrangement: HKD Savings Account 043-472- (The specimen signature(s) and signing arrangement of this account will apply to the above new account(s).)

Conditions for Services: [Chinese Version / English Version](#)

Data Policy Notice: [Chinese Version / English Version](#)

Rules: Renminbi related accounts: [Chinese Version / English Version](#)

Supplemental Information On Renminbi Services: [Chinese Version / English Version](#)

If you are a Hong Kong resident, please tick in the following box to confirm that your personal information in the Bank's records is correct and accurate. If you are currently a non-Hong Kong resident, you must visit any of our branches to update your personal information before applying to open a Multi-Currency Savings Account that includes RMB services.

I confirm that my personal information maintained with Nanyang Commercial Bank Limited is correct.

Declaration of Applicant

- I confirm that I have read and understood Nanyang Commercial Bank Limited Conditions for Services, and agree to abide by the Conditions (as amended from time to time).
- No other person has any interest in or controls my accounts, except mentioned on Ultimate Owner(s)/Controller(s) Information (if any) of my account(s).
- I am not a relative of the directors or employees of Nanyang Commercial Bank Limited or any of their subsidiaries, except

2. Please read carefully and confirm the documents and risk, then press “Submit”.

If you are a Hong Kong resident, please tick in the following box to confirm that your personal information in the Bank's records is correct and accurate. If you are currently a non-Hong Kong resident, you must visit any of our branches to update your personal information before applying to open a Multi-Currency Savings Account that includes RMB services.

I confirm that my personal information maintained with Nanyang Commercial Bank Limited is correct.

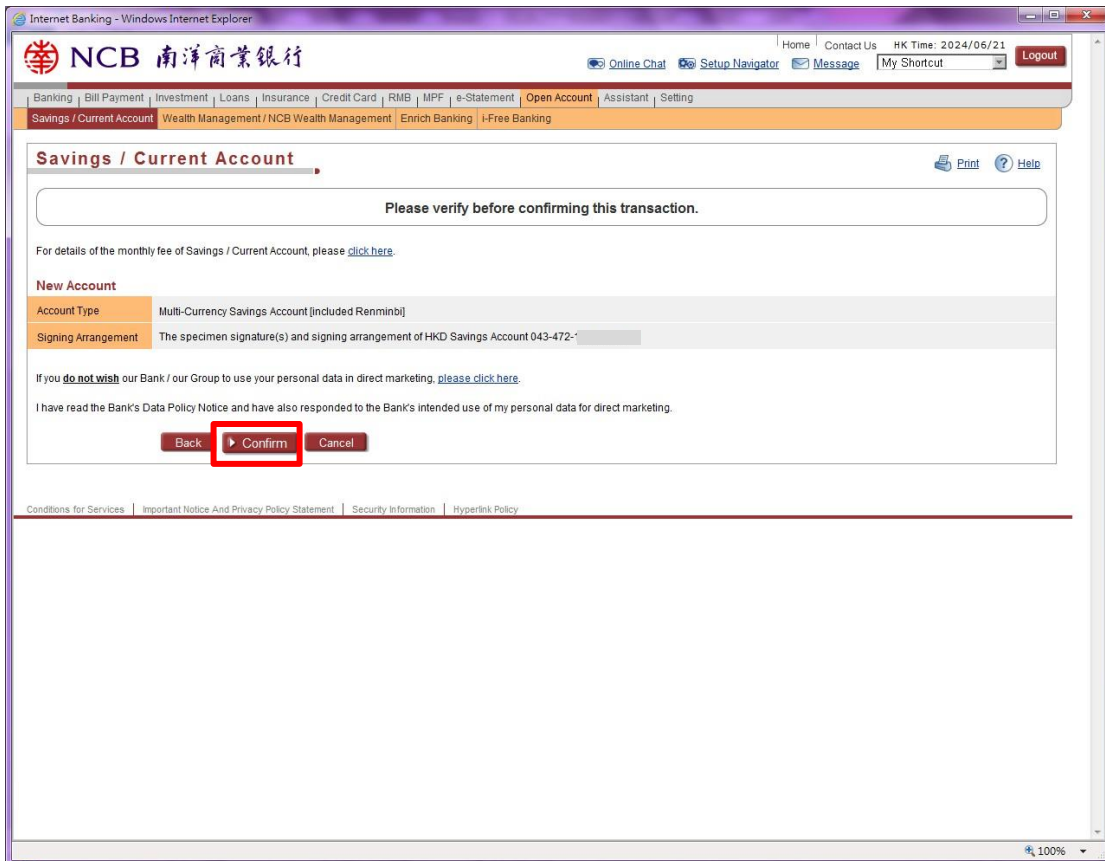
Declaration of Applicant

- I confirm that I have read and understood Nanyang Commercial Bank Limited Conditions for Services, and agree to abide by the Conditions (as amended from time to time).
- No other person has any interest in or controls my accounts, except mentioned on Ultimate Owner(s)/Controller(s) Information (if any) of my account(s).
- I am not a relative of the directors or employees of Nanyang Commercial Bank Limited or any of their subsidiaries, except

Name _____ Relationship _____

- I agree and confirm the above new account(s) will be automatically added into my sole Internet Banking/Phone Banking without further notice.
- I agree and confirm the above new account(s) will be automatically added into my Consolidated Statement without further notice.
- Disclosure related to Deposit Protection
- I confirm that I have understood deposit to be placed with the above new account(s) is/are a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong.
- I confirm that I have read and understood Nanyang Commercial Bank Limited's "Data Policy Notice" and agree to be bound by the contents of the same (as amended from time to time).

3. Please check the account type and signing arrangement, then press “Confirm”.



Internet Banking - Windows Internet Explorer

NCB 南洋商業銀行

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Savings / Current Account | Wealth Management | NCB Wealth Management | Enrich Banking | i-Free Banking

Savings / Current Account Print Help

Please verify before confirming this transaction.

For details of the monthly fee of Savings / Current Account, please [click here](#).

New Account

Account Type	Multi-Currency Savings Account [Included Renminbi]
Signing Arrangement	The specimen signature(s) and signing arrangement of HKD Savings Account 043-472-*

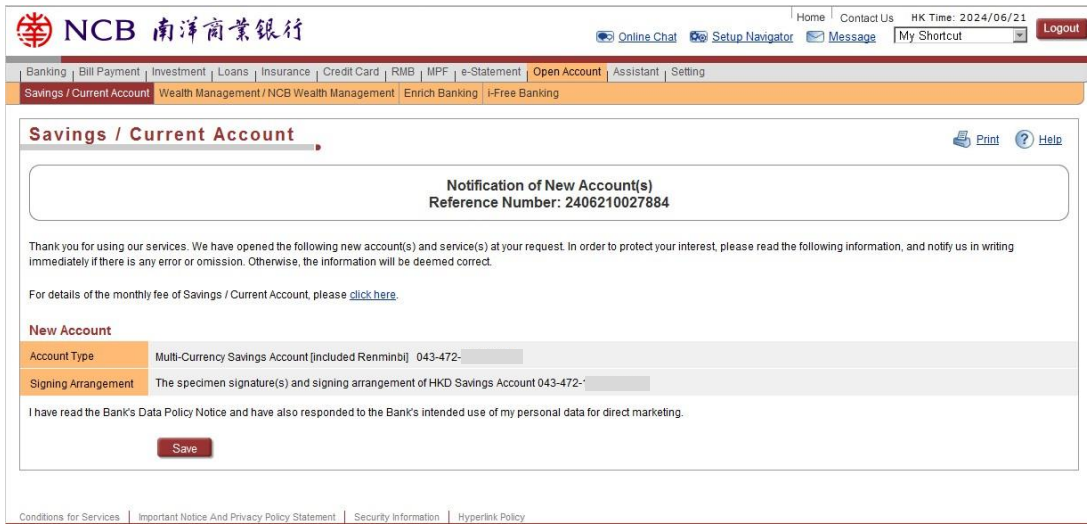
If you **do not wish** our Bank / our Group to use your personal data in direct marketing, [please click here](#).

I have read the Bank's Data Policy Notice and have also responded to the Bank's intended use of my personal data for direct marketing.

Conditions for Services | Important Notice And Privacy Policy Statement | Security Information | Hyperlink Policy

100%

4. Application completed.



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Savings / Current Account | Wealth Management / NCB Wealth Management | Enrich Banking | i-Free Banking

Savings / Current Account Print Help

Notification of New Account(s)
Reference Number: 2406210027884

Thank you for using our services. We have opened the following new account(s) and service(s) at your request. In order to protect your interest, please read the following information, and notify us in writing immediately if there is any error or omission. Otherwise, the information will be deemed correct.

For details of the monthly fee of Savings / Current Account, please [click here](#).

New Account

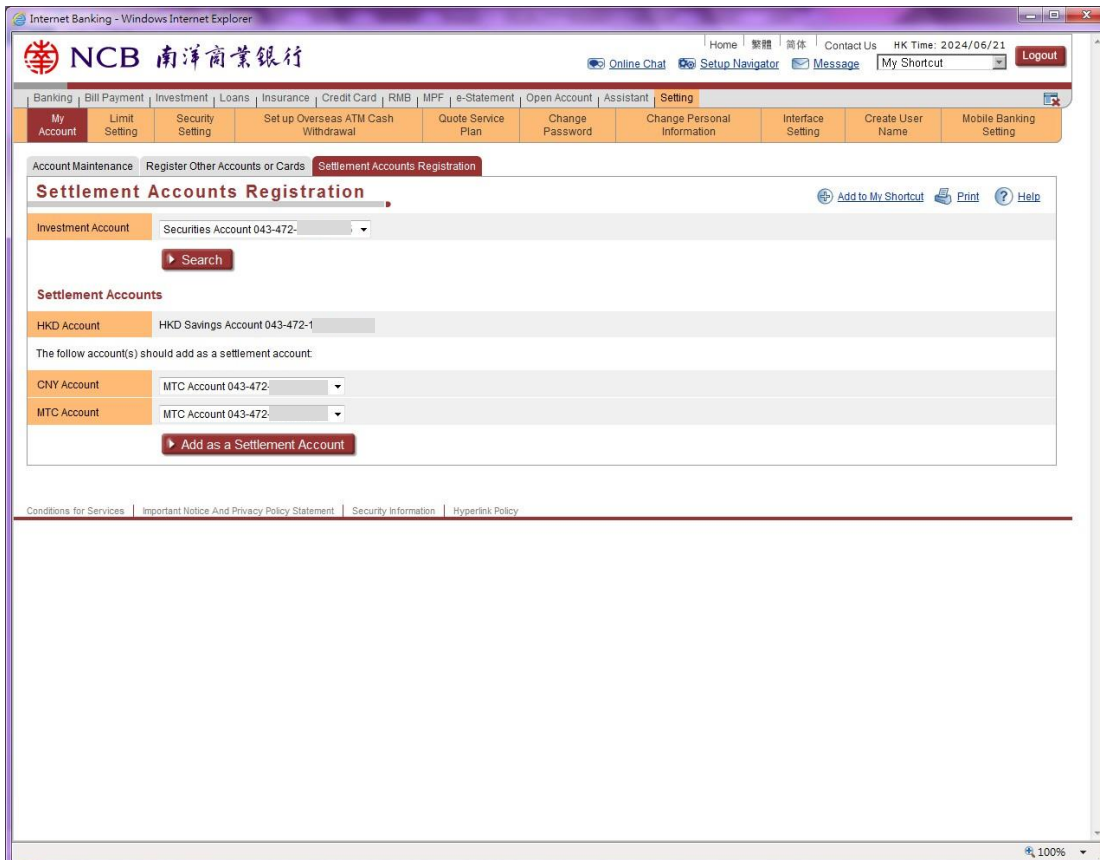
Account Type	Multi-Currency Savings Account [Included Renminbi] 043-472-
Signing Arrangement	The specimen signature(s) and signing arrangement of HKD Savings Account 043-472-

I have read the Bank's Data Policy Notice and have also responded to the Bank's intended use of my personal data for direct marketing.

Conditions for Services | Important Notice And Privacy Policy Statement | Security Information | Hyperlink Policy

C. Set up RMB Account as the securities settlement account

1. Please select "Setting" and "My Account", then click "Settlement Accounts Registration" tab.



Internet Banking - Windows Internet Explorer

NCB 南洋商業銀行

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Banking | Bill Payment | Investment | Loans | Insurance | Credit Card | RMB | MPF | e-Statement | Open Account | Assistant | **Setting**

My Account | Limit Setting | Security Setting | Set up Overseas ATM Cash Withdrawal | Quote Service Plan | Change Password | Change Personal Information | Interface Setting | Create User Name | Mobile Banking Setting

Account Maintenance | Register Other Accounts or Cards | **Settlement Accounts Registration**

Settlement Accounts Registration Add to My Shortcut Print Help

Investment Account: Securities Account 043-472-

Settlement Accounts

HKD Account: HKD Savings Account 043-472-1

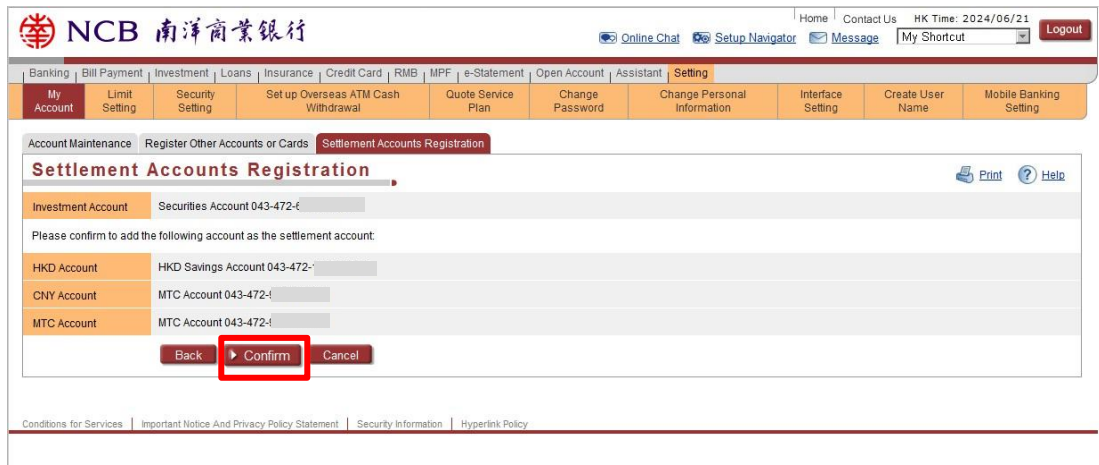
The follow account(s) should add as a settlement account:

CNY Account: MTC Account 043-472-
MTC Account: MTC Account 043-472-

Conditions for Services | Important Notice And Privacy Policy Statement | Security Information | Hyperlink Policy

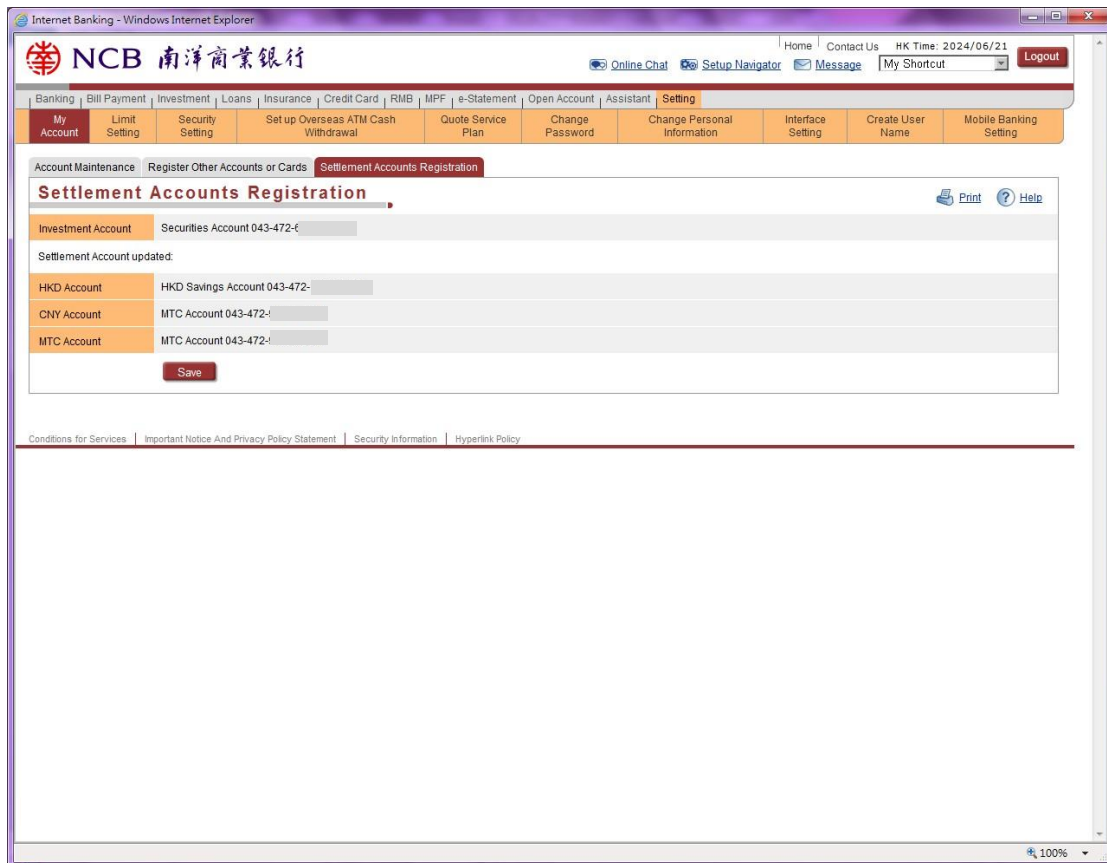
100%

2. Please check the selected RMB account, then press “Confirm”.



The screenshot shows the 'Settlement Accounts Registration' page in the NCB internet banking system. The page title is 'Settlement Accounts Registration'. Under the 'Investment Account' section, 'Securities Account 043-472-€' is listed. Below this, a confirmation message states: 'Please confirm to add the following account as the settlement account:'. Three accounts are listed for confirmation: 'HKD Account' (HKD Savings Account 043-472-), 'CNY Account' (MTC Account 043-472-), and 'MTC Account' (MTC Account 043-472-). At the bottom of the form, there are three buttons: 'Back', 'Confirm', and 'Cancel'. The 'Confirm' button is highlighted with a red rectangle.

3. Registration Completed.



The screenshot shows the 'Settlement Accounts Registration' page after the registration process is completed. The page title is 'Settlement Accounts Registration'. Under the 'Investment Account' section, 'Securities Account 043-472-€' is listed. Below this, a message states: 'Settlement Account updated:'. The same three accounts are listed: 'HKD Account' (HKD Savings Account 043-472-), 'CNY Account' (MTC Account 043-472-), and 'MTC Account' (MTC Account 043-472-). At the bottom of the form, there is a single 'Save' button.

For enquiry, please visit any of our branches or call our customer service hotline at (852) 2622 2633.

Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position, investment experience and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Related Risk Disclosure of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into HKD or other foreign currencies.

RMB Conversion Limitation Risk:

- RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.
- (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.
- (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect" in our website or contact our branch staff.