



## Service Adjustments Following the Share Transfer of Nanyang Commercial Bank, Limited

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## **1. Counter Services at Branches**

### **1.1 As a customer of BOCHK/Chiyu/NCB, I could conduct interbank transactions such as cash and cheque deposits or withdrawals, fund transfers, among the three banks before 30 May, 2016. Are these services still available after 30 May, 2016?**

Starting from 30 May, 2016, registration of or transactions through BOCHK Group accounts should be conducted via the service platforms of the corresponding bank where the account is maintained at BOCHK or Chiyu. Registration of or transactions through NCB accounts should be conducted via the service platforms of NCB. Such service platforms include branches, ATMs <sup>Note</sup>, cash deposit machines, cheque deposit machines, passbook update machines, and other electronic channels (such as Internet, Mobile and Phone Banking).

Transfers between BOCHK Group and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. Since these transfers are routed through local clearing house which may require extra handling time, please allow sufficient time for the fund transfer. Under normal circumstances, for Express Transfer (RTGS/CHATS), the receiving bank will collect funds immediately or in the morning of the designated transfer date the soonest and, for Electronic Transfer, on the same day or the next working day after the designated transfer date (Saturday not included) the soonest. For transfers via branches, please note the banking service fees of the relevant banks. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers for these transfers temporarily until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts.

Note: Transitional arrangements apply to ATM services, and ATM services remain temporarily unchanged until further notice.

### **1.2 Are privilege counter services still available after 30 May, 2016?**

Starting from 30 May, 2016, Corporate Privilege, Wealth Management, NCB Wealth Management and Enrich Banking Counter Services and other privilege counter services are only provided at designated branches of the corresponding bank where the account is maintained at BOCHK Group or NCB.

**1.3 As a corporate customer of BOCHK/Chiyu, I could transfer or deposit funds into my client's NCB account over counters or through the electronic channels of BOCHK, NCB or Chiyu. What channels are available for making these transactions after 30 May, 2016? Similarly, how does my client make payments to me?**

Starting from 30 May, 2016, transfers between BOCHK Group and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. Since these transfers are routed through local clearing house which may require extra handling time, please allow sufficient time for the fund transfer. Under normal circumstances, for Express Transfer (RTGS/CHATS), the receiving bank will collect funds immediately or in the morning of the designated transfer date the soonest and, for Electronic Transfer, on the same day or the next working day after the designated transfer date (Saturday not included) the soonest. For transfers via branches, please note the banking service fees of the relevant banks. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers for these transfers temporarily until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts.

**1.4 Upon maturity of my time deposit at BOCHK/Chiyu, can I deposit the money into NCB accounts after 30 May, 2016? Similarly, upon maturity of my time deposit at NCB, can I deposit the money into BOCHK/Chiyu accounts after 30 May, 2016?**

Debiting and crediting between BOCHK Group and NCB accounts cannot be conducted starting from 30 May, 2016. BOCHK Group customers please use BOCHK Group accounts as the direct debit/credit accounts when setting up relevant instructions. The same principle applies to NCB customers. If the relevant transaction amount could not be deposited into the designated account or credited back into the initiating account upon the expiry date of the instruction due to settlement account setting, BOCHK Group or NCB will contact the customer concerned for follow-up.

## **2. Automated Banking Services**

- 2.1 Can NCB customers make transactions at BOCHK/Chiyu ATMs after 30 May, 2016? Are there any restrictions if BOCHK/Chiyu customers make transactions at NCB ATMs after 30 May, 2016? For instance, are RMB exchange services still available? If so, is there a fee?**

ATM services remain temporarily unchanged after 30 May, 2016 until further notice. RMB exchange services also remain temporarily unchanged, and no service fee will be charged.

- 2.2 As an NCB customer, is my payment made via BOCHK/Chiyu ATMs affected? As a BOCHK/Chiyu customer, is my payment made via NCB ATMs affected?**

No.

- 2.3 As an NCB customer, is my BOC Card customer service affected after 30 May, 2016?**

Starting from 30 May, 2016, the name of NCB's "BOC Card" is changed to "ATM Card". The relevant customer service hotline has been changed to (852) 2616 6626. Nonetheless, the existing "BOC Card" customer service hotline (852) 2691 2323 is still valid for NCB customers after 30 May, 2016 until further notice.

- 2.4 Can customers deposit cash/cheque to NCB accounts at BOCHK/Chiyu cash deposit machines/cheque deposit machines after 30 May, 2016? Can customers deposit cash/cheque to BOCHK/Chiyu accounts at NCB cash deposit machines/cheque deposit machines after 30 May, 2016?**

No. Transactions (except payments to BOC Credit Card and BOC Express Cash accounts) should be conducted via the cash deposit machines/cheque deposit machines of the corresponding bank where the account is maintained at BOCHK Group or NCB after 30 May, 2016.

**2.5 For NCB customers, is there any difference between “BOC Card” and “ATM Card” services?**

The name of NCB’s “BOC Card” is changed to “ATM Card” starting from 30 May, 2016. All relevant functions and services remain unchanged, and the existing terms and conditions still apply.

**2.6 Do I need to replace NCB’s “BOC Card” after 30 May, 2016?**

Starting from 30 May, 2016, the name of NCB’s “BOC Card” is changed to “ATM Card”. NCB will arrange to issue a new “ATM Card” to customers to replace the current “BOC Card”. The relevant details will be announced later. In case of urgent need of card replacement, customers may visit NCB branches for application.

### **3. Internet Banking Services**

#### **3.1 Are the transfers among the three banks affected if I have already registered for BOCHK/Chiyu/NCB Internet Banking accounts?**

Transfers between BOCHK Group and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. Since these transfers are routed through local clearing house which may require extra handling time, please allow sufficient time for the fund transfer. Under normal circumstances, for Express Transfer (RTGS/CHATS), the receiving bank will collect funds immediately or in the morning of the designated transfer date the soonest and, for Electronic Transfer, on the same day or the next working day after the designated transfer date (Saturday not included) the soonest. For transfers via branches, please note the banking service fees of the relevant banks. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers for these transfers temporarily until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts. Transfers between BOCHK and Chiyu via Internet Banking are not affected.

#### **3.2 My Internet Banking/Corporate Internet Banking account at NCB has been linked to BOCHK/Chiyu account for credit/debit purposes, or my Internet Banking/Corporate Internet Banking account at BOCHK/Chiyu has been linked to NCB account for credit/debit purposes, what is the arrangement for such linked accounts after 30 May, 2016?**

Instructions for debiting and crediting between BOCHK Group accounts and NCB accounts become invalid from 30 May, 2016. BOCHK Group customers please use BOCHK Group accounts as the direct debit/credit accounts when setting up debit/credit instructions. The same principle applies to NCB customers. For instance, Internet Banking/Corporate Internet Banking accounts of NCB can be linked to NCB accounts only, while Internet Banking/Corporate Internet Banking accounts of BOCHK/Chiyu can only be linked to BOCHK/Chiyu accounts.

Transfers between BOCHK Group and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. Since these transfers are routed through local clearing house which may require extra handling time, please allow sufficient time for the fund transfer. Under normal circumstances, for Express Transfer (RTGS/CHATS), the receiving bank will collect funds immediately or in the morning of the designated transfer date the soonest, and for Electronic Transfer, on

the same day or the next working day after the designated transfer date (Saturday not included) the soonest. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers for these transfers temporarily until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts.

**3.3 Why is Corporate Banking Services Online shown as “BOC Corporate Banking Services Online” on NCB’s website but not “NCB Corporate Services Online” after 30 May, 2016?**

Starting from 30 May, 2016, NCB’s “BOC Corporate Banking Services Online” is renamed as “Corporate Banking Services Online”. The existing terms and conditions still apply. During website update, the name of “BOC Corporate Banking Services Online” may still be shown on NCB’s website.

**3.4 Is there any change on payroll/autopay service on NCB Corporate Banking Service Online if using BOCHK/Chiyu accounts as credit accounts? Or on BOCHK/Chiyu Corporate Banking Service Online if using NCB accounts as credit accounts?**

Forward-dated payroll/autopay instructions between NCB and the BOCHK Group accounts which have been set up previously remain valid after 30 May, 2016. However, these transactions will be charged as payroll/autopay to other banks according to the service fees of the respective banks. To maintain the existing service fees at which customers can enjoy the service, any service fee that exceeds the existing service fee will be waived. This temporary arrangement takes effect from 30 May, 2016 until further notice.

## 4. Phone Banking Services

### 4.1 **I usually transfer funds between BOCHK/Chiyu accounts and NCB accounts using the Phone Banking service. What should I do after 30 May, 2016? Why do I have to switch to Internet Banking or branches for transfers?**

Transfers between BOCHK Group accounts and NCB accounts via Phone Banking service cannot be conducted from 30 May, 2016.

Transfers between BOCHK Group and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. Since these transfers are routed through local clearing house which may require extra handling time, please allow sufficient time for the fund transfer. Under normal circumstances, for Express Transfer (RTGS/CHATS), the receiving bank will collect funds immediately or in the morning of the designated transfer date the soonest, and for Electronic Transfer, on the same day or the next working day after the designated transfer date (Saturday not included) the soonest. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers for these transfers temporarily until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts. As Express Transfer (RTGS/CHATS) or Electronic Transfer will not be available via Phone Banking service, please make use of these services through branches, Internet Banking or Mobile Banking.

### 4.2 **My Phone Banking account at NCB has been linked to BOCHK/Chiyu account for credit/debit purposes, or my Phone Banking account at BOCHK/Chiyu has been linked to NCB account for credit/debit purposes. What will be the arrangement for such linked accounts after 30 May, 2016?**

Instructions for debiting and crediting between BOCHK Group accounts and NCB accounts become invalid from 30 May, 2016. BOCHK Group customers please use BOCHK Group accounts as the direct debit/credit accounts when setting up debit/credit instructions. The same principle applies to NCB customers. For instance, Phone Banking accounts of NCB can be linked to NCB accounts only, while Phone Banking accounts of BOCHK/Chiyu can only be linked to BOCHK/Chiyu accounts.

Transfers between BOCHK Group and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. Since these transfers are routed through local clearing house which may require extra handling time, please allow sufficient time for the fund transfer. Under normal circumstances, for Express Transfer (RTGS/CHATS), the receiving bank will collect funds immediately or in the morning of the designated transfer date the soonest, and for Electronic Transfer, on



the same day or the next working day after the designated transfer date (Saturday not included) the soonest. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers for these transfers temporarily until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts.

## 5. Products and Services

### 5.1 Credit Card Services

- (1) **From 30 May, 2016, payments to BOC Credit Card and BOC Express Cash accounts via account transfers at branches can only be made via the corresponding bank where the debit account is maintained or, if the debit account is a BOCHK Group account, banks within the BOCHK Group. Can payments from NCB accounts to BOC Credit Card and BOC Express Cash accounts be made through Automated Banking or Internet Banking?**

Payments by cash or cheque can be made at any branch, cash deposit machine or cheque deposit machine of the BOCHK Group or NCB. Customers can continue to register their BOC Credit Card and BOC Express Cash accounts via existing service channels and manage their accounts, including making payments to BOC Credit Card and BOC Express Cash accounts, via Internet, Mobile and Phone Banking.

- (2) **My credit card issued by NCB (with “NANYANG COMMERCIAL BANK” printed on the card) has been linked to my NCB bank account. Do I need to replace the card? Are the current credit card services or promotional offers affected?**

The credit card is issued by BOC Credit Card (International) Limited. If the card is applied through NCB, the name of “Nanyang Commercial Bank” will be printed on the card.

You do not need to replace your card at the moment. Bank account(s) currently linked to the credit card, as well as other credit card services and promotional offers remain unchanged. Should there be any card replacement arrangement in the future, we will make notification separately. However, in view of the changes in inter-bank transfer services, payments to BOC Credit Card and BOC Express Cash accounts via account transfers at branches can only be conducted through the corresponding bank where the debit account is maintained, or if the debit account is a BOCHK Group account, banks within the BOCHK Group.

- (3) Why “NANYANG COMMERCIAL BANK” is printed on my credit card although I have applied the BOC Credit Card? Can I enjoy BOC Credit Card promotional offers?**

The credit card is issued by BOC Credit Card (International) Limited. If the card is applied through NCB, the name of “Nanyang Commercial Bank” will be printed on the card. All the BOC Credit Card promotional offers are available to you.

- (4) I have set up a direct debit authorisation instruction at NCB account for making payments to BOCHK Credit Card and BOC Express Cash accounts. Do I need to change my debit account?**

No. Direct debit authorisation instructions are not affected.

- (5) My NCB Internet Banking is now linked to my BOC Credit Card. Monthly payments to BOC Credit Card and BOC Express Cash accounts are made through account transfers from my NCB account. Can I continue to make such payment transfers after 30 May, 2016?**

Yes. Customers can continue to make payments to BOC Credit Card and BOC Express Cash accounts from NCB accounts via Internet Banking.

- (6) Can holders of BOC Credit Card (with “BANK OF CHINA”/“CHIYU BANKING CORPORATION” printed on the card) continue to make payments by cash/cheque through NCB branches after 30 May, 2016?**

Yes. Payments by cash/cheque to BOC Credit Card and BOC Express Cash accounts can be made at any branch, cash deposit machine or cheque deposit machine of the BOCHK Group or NCB.

- (7) Can holders of BOC Credit Card (with “BANK OF CHINA”/“CHIYU BANKING CORPORATION” printed on the card) continue to manage their credit card accounts or register for new BOCHK Group credit cards via Internet, Phone or Mobile Banking of NCB after 30 May, 2016?**

Yes. Customers can continue to register their BOC Credit Cards and BOC Express Cash accounts via existing service channels and manage their accounts via Internet, Mobile and Phone Banking.

## 5.2 Deposit & Mortgage

- (1) **For BOCHK Group customers who have set their NCB accounts, or NCB customers who have set their BOCHK Group accounts, for time deposit settlements, what can they do if they cannot change their settlement accounts at branches prior to 30 May, 2016?**

BOCHK Group customers should use BOCHK Group accounts as the direct debit/credit accounts when setting up relevant instructions. The same principle applies to NCB customers. If the relevant transaction amount could not be deposited into the designated account or credited back into the initiating account upon the expiry date of the instruction due to settlement account setting, BOCHK Group or NCB will contact the customer concerned for follow-up.

- (2) **Does the signed Deed still apply to my mortgage under my NCB account after 30 May, 2016?**

Mortgage services of BOCHK and NCB are not affected as they are operated independently. If you have any further queries about NCB's mortgage services, please contact NCB's staff.

### 5.3 Cross-Border Services

- (1) I opened an account of Nanyang Commercial Bank (China) Limited (“NCB (China)”) via a BOCHK branch. Are my deposits at NCB (China) affected? What if the deposit tenure is long (e.g. 3 years)?**

Your deposits at BOCHK and NCB (China) are not affected as they are operated independently. BOCHK will continue to deliver “Deposit Instructions” and “Overseas Remittances Application Forms” to NCB (China) temporarily until further notice. In addition, customers can also apply for these services through Personal Internet Banking or branches of NCB (China). For further queries, please contact NCB (China)’s staff or call NCB (China)’s Customer Service Hotline at (852) 2929-2988.

- (2) Can I deliver instructions and remittances for time deposits to NCB (China) via NCB?**

Yes.

- (3) What is the arrangement for submitting time deposits/service instructions to NCB (China) or changing the instructions of time deposits placed with NCB (China) through BOCHK after 30 May, 2016?**

BOCHK continues to offer “Deposit Instructions” delivery service to NCB (China) temporarily until further notice. In addition, customers can also apply for this service through Personal Internet Banking or branches of NCB (China). For further queries, please contact NCB (China)’s staff or call NCB (China)’s Customer Service Hotline at (852) 2929-2988.

## 5.4 Service Fees

### (1) Are the service fees for personal/corporate accounts affected or changed?

For retail customers, from 30 May, 2016, transfers between BOCHK Group and NCB accounts can be conducted via Express Transfer (RTGS/CHATS) or Electronic Transfer. For transfers via Internet Banking or Mobile Banking, customers can enjoy fee waivers temporarily from until further notice. Please note the relevant debit limits and the limitation on the maximum number of registered accounts.

For corporate customers, service fees are changed regarding the following transactions between BOCHK Group accounts and NCB accounts: Autopay-out, Autopay-in, Payroll, and Electronic Bill Presentment and Payment Service.

Autopay instructions (Autopay-out, Autopay-in and Payroll) between BOCHK Group and NCB accounts which have been set up previously will remain valid, and they are processed as autopay instructions to other local banks. To maintain the existing service fees at which customers can enjoy the service, any service fee that exceeds the existing service fee are waived until further notice.

Payments via Electronic Bill Presentment and Payment Service using funds from NCB accounts are charged as payments collected from other local banks.

On the other hand, services fees for telegraphic transfer between BOCHK Group accounts and NCB/ NCB (China) accounts remain unchanged.

For any enquiries related to service fees, please contact the staff, or visit the website, of the corresponding bank where the account is maintained or, for BOCHK Group accounts, banks within the BOCHK Group. If there are any changes to service fees, the relevant bank will make announcement and/or notify customers in advance.

## **6. Others**

### **6.1 Are there any changes to Chiyu accounts after 30 May, 2016?**

Starting from 30 May, 2016, NCB is no longer a member of the BOCHK Group. The member banks of the BOCHK Group only include BOCHK and Chiyu. Chiyu accounts are not affected.

### **6.2 Does the BOCHK Group still hold some of the shares of NCB after 30 May, 2016?**

BOC Hong Kong (Holdings) has disposed all of its interests in NCB held by its wholly-owned subsidiary, BOCHK. The BOCHK Group and NCB will continue to provide quality banking services to our customers.

### **6.3 How can I obtain the information on the service changes after the share transfer of NCB?**

For details of the share transfer of NCB, please refer to the announcements issued by BOCHK (Holdings) on the website of The Stock Exchange of Hong Kong Limited ([www.hkexnews.hk](http://www.hkexnews.hk)) and by BOCHK on BOCHK website ([www.bochk.com](http://www.bochk.com)).

We have posted details of service adjustments at branches and websites of BOCHK, NCB and Chiyu.

For enquiries, please call our customer service hotlines, visit our websites or contact our staff.

BOCHK: (852) 3988-2155 / [www.bochk.com](http://www.bochk.com)

NCB: (852) 2616-6066 / [www.ncb.com.hk](http://www.ncb.com.hk)

Chiyu: (852) 2232-3603 / [www.chiyubank.com](http://www.chiyubank.com)