

Dear Valued Customer,

Announcement on the “Important Notice on Banking System Upgrade and the Temporary Suspension of Banking Services” / “Notice of Amendments to the ‘Banking Services, Conditions and Rules and Schedule of Charges’”

Part One: “Important Notice on Banking System Upgrade and the Temporary Suspension of Banking Services”

Thank you for choosing *Nanyang Commercial Bank, Limited (the “Bank”)*. We would like to inform you that, the Bank will undergo a system upgrade from **20 September 2024 (Friday) 8:00 pm to 23 September 2024 (Monday) 5:00 am** (“System Upgrade”), for the provision of better product and service experiences to you with improved banking services and efficiency. During the System Upgrade, there would be temporary suspension of some of our services with special arrangements to reduce the impact to our customers. We sincerely apologize for any inconvenience it may cause you. For details, please refer to **Attachment 1** - Temporary Suspension of Banking Services before and during System Upgrade and Special Arrangements.

Part Two: “Notice of Amendments to ‘Banking Services, Conditions and Rules and Schedule of Charges’”

Since 21 September 2024 (the “Effective Date”^{Note}), there would be amendments to some of our products and services. Please refer to **Attachment 2** - The Amendments to “Personal Customer Banking Services” and “e-Banking Services”, **Attachment 3** - The Amendments to “Conditions and Rules for Services and other Information” and “Schedule of Charges” and **Attachment 4** - Important Notes to Banking System Upgrade and Service Updates.

You may also download the Chinese and English version of this Notice and Attachments from our official website (www.ncb.com.hk > ‘About Us’ > ‘Notice’) on or before 31 December 2025 (afterwards, you may not be able to read or download this Notice and Attachments). You may also obtain this set of information by visiting any of our branches.

Please note that you will be deemed to have agreed to the above amendments if you continue to maintain relevant account(s) in the Bank or use the relevant banking, financial or other services of the Bank on or after the Effective Date. Unless otherwise specified in Attachment 2, the Bank may not be able to continue to provide you with the relevant services if you do not accept the above amendments. You may also notify the Bank to discontinue the relevant services or close the relevant accounts before the Effective Date.

You may download the current “Conditions and Rules for Services and other Information” from our official website (www.ncb.com.hk > ‘Personal Banking’ > ‘Other Services’ > ‘Conditions and Rules for Services and



other Information'), and the "Schedule of Charges" (www.ncb.com.hk > 'Personal Banking' > 'Schedule of Charges') on or before 20 September 2024. Please note that only the revised versions will be available from the Effective Date.

In case of any discrepancy between the English and the Chinese versions of this Notice and Attachments, the English version shall prevail.

For any enquiries, please visit any of our branches during opening hours or call our System Upgrade Hotline on (852) 2616 6066.

^{Note} In case there is a change of the System Upgrade date or the Effective Date, the Bank shall make further notice and announce via our official website accordingly. For the avoidance of doubt, Part Two of this Notice and all the amendments as stated in Attachment 2, 3 and 4 will be effective after the System Upgrade is launched.

Yours faithfully,

Nanyang Commercial Bank, Limited

Attachment 1: Temporary Suspension of Banking Services before and during System Upgrade and Special Arrangements [<Click here>](#)

Attachment 2: The Amendments to "Personal Customer Banking Services" and "e-Banking Services" [<Click here>](#)

Attachment 3: The Amendments to "Conditions and Rules for Services and other Information" and "Schedule of Charges" [<Click here>](#)

Attachment 4: Important Notes to Banking System Upgrade and Service Updates [<Click here>](#)