

June 2025

Notice of "Money Safe Protection" Service

Thank you for choosing the banking service of Nanyang Commercial Bank, Limited (the "Bank"). To strengthen the prevention of financial losses caused by fraud and scam, the Bank will implement the first phase of protective measures of "Money Safe Protection" Service (the "Service") from today.

The Service is a deposit protection measure that aims to enable individual customers to separate of the Bank to choose to segregate a portion of their bank deposits maintained with the Bank and protect it from any fund outflows, in order to better safeguarding your funds. Under the protection of the Service, fund outflows from the protected bank deposits via any channels through any types of transactions (such as withdrawals, transfers, direct debit authorizations, and standing instruction-related transactions) are not allowed. The Service covers savings accounts and current accounts in the first phase, and targets to expand the scope of applicable account types to time deposit accounts by September 30, 2025.

Details of the first phrase implementation are as follow,

- **Application Channels**

Individual/ joint customers may apply the Service through online banking, mobile banking or any of the Bank's branches in person (applications from authorized persons will not be accepted). It will take effect immediately once the application is successful.

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The protected bank account types	Set up Money Safe Protection amount
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<p><u>Savings Accounts and Current Account</u></p> <ol style="list-style-type: none"> 1. Savings Account 2. Multi-Currency Savings Account 3. Happy Kids Hong Kong Dollar Savings Account 4. "Southern Wealth Connect Multi-Currency Savings Account" 5. "Northern Wealth Connect Savings Account" 6. Current Account 7. Multi-Currency Current Account 8. Integrated Current and Savings Account 	<p>HKD 10,000 (or its equivalent in non-local currencies) or above</p>
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Please ensure to maintain sufficient available funds in the relevant account(s) to cover existing payment arrangements in order to avoid late fees and charges and also to meet their daily and other ad hoc needs.

If you wish to release the protection or reduce the protected bank deposit amount (not applicable to time deposits) under the Service, please visit our branches in person to complete the verification process. Upon the release or reduction of the protected bank deposit amount, fund outflows from the unprotected amount will no longer be restricted.

For enquiries, please contact our staff or call our Customer Service Hotline at (852)2616 6628.

Nanyang Commercial Bank, Limited

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