

9 September 2024

Notice of Banking Service Arrangements during Severe Weather Trading Day

Effective Date: 23 September 2024

Dear Valued Customers,

Starting from 23 September 2024 (the "Effective Date"), the Hong Kong Stock Exchange will continue to operate Hong Kong securities and derivatives markets normally during severe weather¹. In light of this, Nanyang Commercial Bank, Limited (the "Bank") will provide relevant banking services to support customers in trade and fund settlement under severe weather. Please note that there will be adjustments to the following banking services in order to support the implementation of Severe Weather Trading Day². Customers are advised to make necessary arrangement in advance.

Service Arrangements under Severe Weather		
Product/Service	Before the Effective Date	From the Effective Date
1. Paper Cheques (Deposited at bank counters or Cheque Deposit Machines)	The Bank will not provide any clearing and settlement services when severe weather remains for the whole day.	When severe weather remains for the whole day, the Bank will not provide clearing service. Relevant funds of paper cheques deposited before the cut-off

¹ For the purposes of this notice, "severe weather" refers to the scenario where a typhoon signal No. 8 or above, or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the Hong Kong government.

² For the purposes of this notice, "Severe Weather Trading Day" refers to any day from Monday to Friday on which severe weather falls (excluding public holidays).

		<p>time on the previous business day will generally be available for use or withdrawal on Severe Weather Trading Day.</p> <p>When our branches had been opened for business on Severe Weather Trading Day, relevant funds of paper cheques deposited before the cut-off time on the same day will generally be available for use or withdrawal on the next business day; and relevant funds of paper cheques deposited before the cut-off time on the previous business day will generally be available for use or withdrawal on Severe Weather Trading Day.</p>
2. Electronic Cheques	The Bank will not provide any clearing and settlement services when severe weather	The Bank will provide services as usual. Electronic cheques deposited before the cut-off time on Severe Weather

	remains for the whole day.	Trading Day will be cleared on the same day and settled on the next business day. Relevant funds of electronic cheques deposited before the cut-off time on the previous business day will generally be available for use or withdrawal on Severe Weather Trading Day.
3. Auto-sweeping Service	The Bank will not provide auto-sweeping services when severe weather remains for the whole day.	If the settlement service for paper/electronic cheques remains operational , the auto-sweeping service will continue as usual on Severe Weather Trading Day.
4. Telegraphic Transfers	When severe weather remains for the whole day or in the morning, services for real time transactions will not be available. Pre-set instructions or standing instructions scheduled on that	For real time transactions, pre-set instructions, standing instructions, and transaction instructions submitted after the cut-off time on the previous business day, the Bank will provide services as usual on Severe Weather Trading Day.

	day will be postponed until the Bank resumes normal operations.	
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In addition to the above service adjustment arrangements, the relevant terms of the Bank have been revised as detailed in the table below:

《Terms of Overseas Remittance》 (Applicable to Personal Customers)		
Original Version		Revised Version
5. Arrangements for Typhoon Signal No. 8 / Black Rainstorm Warning		5. Arrangements for Severe Weather Trading Day For real time transactions, pre-set instructions, standing instructions, and transaction instructions submitted after the cut-off time on the previous business day, the Bank will provide services as usual on Severe Weather Trading Day. For the avoidance of doubt, for the purposes of these conditions, "Severe Weather" refers to the scenario where a typhoon signal No. 8 or above, or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the Hong Kong government, and "Severe
Conditions	Execution	
Hoist of Typhoon Signal No. 8 or above / Black Rainstorm Warning throughout the day	Instructions will be postponed until the next business day for execution.	
Hoist of Typhoon Signal No. 8 or above / Black Rainstorm Warning in the morning	Instructions will be executed at around 2:00 PM (or as soon as reasonably practicable thereafter)	

	on that day.	Weather Trading Day" refers to any day from Monday to Friday on which Severe Weather falls (excluding public holidays).
<p>《Terms of Overseas Remittance》 (Applicable to Corporate Customers)</p>		
Original Version		Revised Version
<p>16. The conditions herein contained are written in English and Chinese. In the case of conflict, the English version shall prevail.</p>	<p>16. For real time transactions, pre-set instructions, standing instructions, and transaction instructions submitted after the cut-off time on the previous business day, the Bank will provide services as usual on Severe Weather Trading Day. For the avoidance of doubt, for the purposes of these conditions, "Severe Weather" refers to the scenario where a typhoon signal No. 8 or above, or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the Hong Kong government, and "Severe Weather Trading Day" refers to any day from Monday to Friday on which Severe Weather falls (excluding public holidays).</p> <p>17. The conditions herein</p>	

	contained are written in English and Chinese. In the case of conflict, the English version shall prevail.
<p>《Terms of Fast Transfer Services》 (Applicable to Personal Customers and Corporate Customers)</p>	
Original Version	Revised Version
<p>11. The Chinese version of these terms and conditions is for reference only. In the event of any inconsistency or discrepancy between the Chinese version and the English text, the English version shall prevail.</p>	<p>11. For real time transactions, pre-set instructions, standing instructions, and transaction instructions submitted after the cut-off time on the previous business day, the Bank will provide services as usual on Severe Weather Trading Days. For the avoidance of doubt, for the purposes of these terms and conditions, "Severe Weather" refers to the scenario where a typhoon signal No. 8 or above, or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the Hong Kong government, and "Severe Weather Trading Day" refers to any day from Monday to Friday on which Severe Weather falls (excluding public holidays).</p> <p>12. The Chinese version of</p>

	these terms and conditions is for reference only. In the event of any inconsistency or discrepancy between the Chinese version and the English text, the English version shall prevail.
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Apart from the service arrangements specified above under severe weather or otherwise notified, all other services of the Bank will remain unchanged. If you have any inquiries or questions regarding this notice, please contact our 24-hour customer service hotline at (852) 2622 2633 on or before 23 September 2024; or contact our personal customer service hotline at (852) 2616 6628 or corporate customer service hotline at (852) 2616 6638 after 23 September 2024.

Thank you for your kind attention.

Sincerely,
Nanyang Commercial Bank, Limited