

24 June 2024

Notice on Cancellation of Commitment Fee of Standby Overdraft Service

Thanks for your continued support and trust to the services provided by Nanyang Commercial Bank, Limited ("the Bank").

The Standard Overdraft Service has commitment fee originally, which will be charged on the unused overdraft limit if the usage of the overdraft amount is less than 40% of the committed limit. The commitment fee of 0.5 % p.a. is calculated on a daily basis or such other rate as the Bank may determine from time to time.

The Bank will regularly review various products, services and offers and make adjustments based on market conditions and customer needs. We hereby to inform the commitment fee will be cancelled with effect from 24 July 2024 ("Effective Date").

The revised Key Fact Statement¹ and Schedule of Charges² will be uploaded to the Bank's website (www.ncb.com.hk) for customers' reference from Effective Date.

For any enquiry, please contact your branch customer services manager or wealth management manager for details. We hope to provide you better services.

Note 1: Key Fact Statement will be available on the Bank's website under Personal Banking > Loan Services > Key Fact Statement (KFS).

Note 2: Schedule of Charges will be available on the Bank's website under Personal Banking > Schedule of Charges.

Nanyang Commercial Bank, Limited

To borrow or not to borrow? Borrow only if you can repay!

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