

Frequently Asked Questions on Notice of ATM Card Service Upgrade and Amendments to the Related Terms and Conditions

1. Q: I noticed that from the Effective Date, the Bank will adjust the method of calculating the daily transaction limit for ATM cards. Instead of **sharing the same daily transaction limit** among all ATM cards under the customer's name (regardless of the number of ATM cards held by the customer), the transaction limit will be calculated separately for each ATM card. If Customer A holds two ATM cards (one linked to a single-name account and the other linked to a joint account with Customer B), and the current **shared daily transaction limit** for cash withdrawals is set at HKD 20,000. After the Effective Date, what impact will the adjusted calculation method have on Customer A?

A: Before the Effective Date, Customer A could use **any one** of the ATM cards to **withdraw up to HKD 20,000** in cash per day via ATMs. Since the Effective Date, the daily transaction limit will be divided equally among the two ATM cards (i.e., HKD 10,000 per card). Therefore, Customer A can use any one of the ATM cards, with **a maximum cash withdrawal of HKD 10,000** for each card.

2. Q: Same scenario as the above, if Customer B has only one ATM card (linked to the joint name account with Customer A mentioned above), and the current **shared daily transaction limit** for cash withdrawals is set to HKD 20,000, what impact does this have on Customer B after the Effective Date?

A: There is no impact on Customer B. Customer B can use the ATM card to **withdraw up to HKD 20,000** in cash per day via ATMs.

3. Q: From the Effective Date, if I would like to adjust the daily transaction limit of the ATM card, what should I do?

A: Same as the current practice, customers can **only adjust** the daily transaction limit for cash withdrawals and transfers to accounts under

different name (i.e., the current limit for cash withdrawals) since the Effective Date. Customers can visit any of the Bank's branches with their identification documents. The daily transaction limit can be set at amount of multiples of **100** (currently, the amount must be in multiples of 10,000), **subject to** the maximum daily limit (HKD 20,000 for Regular ATM Card customers and HKD 30,000 for NCB Wealth Management ATM Card customers). It cannot be set to **0**.

4. Q: If the daily transaction limit for the ATM card has already been set before the Effective Date, do I need to reset it from the Effective Date?

A: No, the daily transaction limit that has been set before will remain effective.

5. Q: How can I enquire about the daily transaction limits of my ATM card, including the daily transaction limit that has been set before?

A: Customers can visit any of the Bank's branches with their identification documents to enquire. They can also refer to the "General Information" to understand the limits for bill payments and POS transactions.

6. Q: I am an "NCB Wealth Management" customer. The daily limit for cash withdrawals and transfers to accounts under different name of my ATM card is only HKD 20,000. Why?

A: Since the Effective Date, if the ATM card held by an "NCB Wealth Management" customer is not an "NCB Wealth Management" ATM card (i.e. without an "NCB Wealth Management" logo on the card face), it would be treated as a regular ATM card, which the maximum daily transaction limit for cash withdrawals and transfers to accounts under different name is only HKD 20,000. If you would like to set a higher limit, please visit any of our branches with your identification documents to apply for an "NCB Wealth Management" ATM card, which the maximum daily transaction limit is HKD 30,000.

7. Q: I noticed that from the Effective Date, the maximum number of ATM cards for a single-sign joint account (using the joint account as the primary account) will change from 5 to 1. ATM cards for joint accounts applied before the Effective Date will not be affected and remain valid. Could the ATM card be replaced and continue to be used in the future?

A: ATM cards for joint accounts applied before the Effective Date will remain valid, and can be replaced and continue to be used after the Effective Date.

8. Q: I only maintain a passbook account with the Bank. From the Effective Date, will the Bank mail the details of the overseas cash withdrawal transactions to me if I withdraw cash via overseas ATMs?

A: The Bank will mail the details of overseas cash withdrawal transactions to your mailing address registered with the Bank.

9. Q: How can I receive transaction alerts for UnionPay transactions?

A: From the Effective Date, you can register for UnionPay transaction alerts through our Personal Internet Banking. Go to the "Settings" page, select "Manage e-Alerts Service" of "e-Alerts Setup," to register for receiving UnionPay transaction alerts sent by the Bank via SMS or email.