

Supplemental Explanation to
“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’”

Dear Valued Customer,

This information is supplemented by “Announcement on the ‘Important Notice on Banking System Upgrade and the Temporary Suspension of Banking Services’ ” and “Notice of Amendments to the ‘Banking Services, Conditions and Rules and Schedule of Charges’ ”/ “Notice of Amendments to the ‘Banking Services, Conditions and Rules and Schedule of Charges’ ”(Corporate Customers) (collectively, “Notice”), which was published by Nanyang Commercial Bank, Limited (“the Bank”) in August 2024.

According to the Attachment 2 of “The Amendments to ‘Personal Customer Banking Services’ ” / “The Amendments to ‘Corporate Customer Banking Services’ ”, the Bank will change the name of the product of the designated time deposit¹ from the effective date, but the terms and conditions of the designated time deposit, including the principal amount, interest rate, term, etc., will remain unchanged. The “Deposit Confirmation” for the customer’s outstanding time deposit issued by the Bank is still valid.

From the effective date, the Bank will change the product name of the specified Time Deposit against the following table:

Time Deposit Product Name			
	Original Product Name	Product Name after Effective Date (applicable to personal customers)	Product Name after Effective Date (applicable to corporate customers)
1.	INTEREST-PLUS TIME DEPOSIT(WM/PAYROLL)	INTEREST-PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT

2.	ONLINE INTEREST-PLUS TIME DEPOSIT	INTEREST-PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
3.	USD INTEREST-PLUS TIME DEPOSIT	INTEREST-PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
4.	INTEREST-PLUS TIME DEPOSIT	REMAIN UNCHANGED	BUSINESS TIME DEPOSIT
5.	INTEREST-PLUS HIGH YIELD TIME DEPOSIT	INTEREST-PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
6.	INTEREST-PLUS HIGH YIELD TIME DEPOSIT (NEW FUND)	INTEREST-PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
7.	ONLINE INTEREST-PLUS TIME DEPOSIT (DESIGNATED CUST)	INTEREST-PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
8.	INTEREST-PLUS TIME-LIMITED TIME DEPOSIT (NEW FUND)	INTEREST-PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
9.	RMB ONLINE PLUS TIME DEPOSIT	ONLINE PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
10.	ONLINE PLUS TIME DEPOSIT	REMAIN UNCHANGED	BUSINESS TIME DEPOSIT
11.	ONLINE PLUS HIGH YIELD TIME DEPOSIT (EXISTING FUND)	ONLINE PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
12.	ONLINE PLUS TIME DEPOSIT (TSIM SHA TSUI BRANCH)	ONLINE PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
13.	ONLINE PLUS TIME DEPOSIT (9-MONTH)	ONLINE PLUS TIME DEPOSIT	BUSINESS TIME DEPOSIT
14.	LONG-TERM PREFERENTIAL TIME DEPOSIT (DESIGNATED)	TIME DEPOSIT	BUSINESS TIME DEPOSIT
15.	LONG-TERM PREFERENTIAL TIME DEPOSIT (GENERAL)	TIME DEPOSIT	BUSINESS TIME DEPOSIT
16.	NCB HIGH YIELD USD TIME DEPOSIT	TIME DEPOSIT	BUSINESS TIME DEPOSIT
17.	NCB TIME-LIMITED TIME DEPOSIT	TIME DEPOSIT	BUSINESS TIME DEPOSIT

18.	HKD TIME-LIMITED TIME DEPOSIT (NEW FUND)	TIME DEPOSIT	BUSINESS TIME DEPOSIT
19.	FUND PLUS 8.88% TIME DEPOSIT	TIME DEPOSIT	BUSINESS TIME DEPOSIT
20.	HKD TIME DEPOSIT	TIME DEPOSIT	BUSINESS TIME DEPOSIT / BUSINESS TIME DEPOSIT (TRUSTEE ACCOUNT) ² / BUSINESS TIME DEPOSIT (CLIENTS ACCOUNT) ³
21.	'RMB FABULOUS OFFERS' TIME DEPOSIT	TIME DEPOSIT	BUSINESS TIME DEPOSIT
22.	RMB TIME-LIMITED TIME DEPOSIT	RMB TIME DEPOSIT	BUSINESS TIME DEPOSIT
23.	RMB TIME-LIMITED TIME DEPOSIT (NEW FUND)	RMB TIME DEPOSIT	BUSINESS TIME DEPOSIT
24.	THE SOUTHBOUND SCHEME CUSTOMERS TIME DEPOSIT	WEALTH MANAGEMENT CONNECT SOUTHBOUND SCHEME CUSTOMERS TIME DEPOSIT	NOT APPLICABLE
25.	REWARD-PLUS TIME DEPOSIT	REMAIN UNCHANGED	BUSINESS CROSS CURRENCY TIME DEPOSIT

Remarks:

- For each time deposits that are not yet matured on the Effective Date will be automatically opened a "Time Deposit Account" (applicable for personal customer) or "Business Time Deposit Account" (applicable for corporate customer) with each time deposit assigned with a serial number starting with "1". The account number of "Time Deposit Account" / "Business Time Deposit Account" is the "Deposit Number" on the "Deposit Confirmation". The original product name of the time deposit with serial number "1" can be found under the "Time Deposit Account" / "Business Time Deposit Account" Account number.
- Applicable to trust accounts.



3. Applicable to client accounts.

In order to provide better customer services, this system upgrade involves changes in business names and we apologize for any inconvenience.

For enquiries, please contact our staff or call our Customer Service Hotline at (852) 2622 2633.

Nanyang Commercial Bank, Limited