

Notice Regarding the Revision of Waiver Limits for Cash Deposit and Withdrawal for Foreign Currency Accounts

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank"). To provide you with quality banking service experience, we would like to inform you that on 9 March 2026 ("Effective Date"), the Bank will revise the waiver limits for cash deposit and withdrawal for foreign currency accounts and differentiate the waiver limits for customer types. The revised items will be reflected in the "General Banking Service Charges" and "**NCB Wealth Management** Service Guide", while other items remain unchanged.

1. Amendments to the "General Banking Service Charges"

(Shown in underline to indicate amendment, strikethrough to indicate deletion.)

Items	Amendments to the Charges / Details														
Other foreign currency notes deposit to / withdrawal from T/T account	Waived if daily deposit /withdrawal amount per account within the following limits:														
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Customer Type</td> <td style="text-align: center;">Private Banking customers</td> <td style="text-align: center;">NCB Wealth Management customers</td> <td style="text-align: center;">Personal Integrated Banking customers</td> <td style="text-align: center;">Other customers (including Corporate customers)</td> </tr> <tr> <td style="text-align: center;">Currency</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Customer Type	Private Banking customers	NCB Wealth Management customers	Personal Integrated Banking customers	Other customers (including Corporate customers)	Currency								
	Customer Type	Private Banking customers	NCB Wealth Management customers	Personal Integrated Banking customers	Other customers (including Corporate customers)										
	Currency														
	AUD	<u>3,500</u>	<u>3,000</u>	<u>1,500</u>	500										
	CAD														
	CHF														
	EUR														
GBP															
NZD															
SGD															
JPY	<u>400,000</u>	<u>300,000</u>	<u>150,000</u>	70,000											
THB	<u>20,000</u>	<u>20,000</u>	<u>10,000</u>	10,000											
Subject to 0.25% of the deposit amount or 0.125% of the withdrawal amount (applicable to NCB Wealth Management customers or Private Banking customers); and 0.3125% of the deposit amount or 0.1875% of the withdrawal amount (applicable to Personal Integrated Banking customers and other customers, including corporate customers).															

2. Amendments to the “**NCB Wealth Management Service Guide**”

(Shown in underline to indicate amendment, strikethrough to indicate deletion.)

Types of Services	Amendments to the Preferential Rate enjoyed by NCB Wealth Management customers						
Cash Withdrawal	<p>1. RMB cash withdrawal:</p> <ul style="list-style-type: none"> A fee of 0.1% of deposit amount for each transaction will be charged (to be collected in HKD), no minimum charge applied <p>2. USD cash withdrawal:</p> <ul style="list-style-type: none"> Handling fee waived for daily deposit/withdrawal of USD 5,000 or below A fee of 0.25% for daily deposit/withdrawal amount above USD 5,000 will be charged <p>3. Other foreign currency accounts:</p> <ul style="list-style-type: none"> Handling fee waived if daily deposit/withdrawal amount per currency is within the following limits (in original currency): <table border="1" data-bbox="603 1081 1203 1352"> <tbody> <tr> <td data-bbox="603 1081 1007 1193">AUD, CAD, CHF, EUR, GBP, NZD, SGD</td> <td data-bbox="1015 1081 1203 1193">1,000 <u>3,000</u></td> </tr> <tr> <td data-bbox="603 1193 1007 1305">JPY</td> <td data-bbox="1015 1193 1203 1305">150,000 <u>300,000</u></td> </tr> <tr> <td data-bbox="603 1305 1007 1352">THB</td> <td data-bbox="1015 1305 1203 1352">20,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> A fee of 0.25% of deposit amount, or 0.125% of withdrawal amount, will be charged if the daily amount exceeds the above limit. 	AUD, CAD, CHF, EUR, GBP, NZD, SGD	1,000 <u>3,000</u>	JPY	150,000 <u>300,000</u>	THB	20,000
AUD, CAD, CHF, EUR, GBP, NZD, SGD	1,000 <u>3,000</u>						
JPY	150,000 <u>300,000</u>						
THB	20,000						

Please note that customers will be deemed to have agreed to the amendments if they continue to use the relevant services of the Bank on or after the Effective Date. The Bank may not be able to continue to provide the relevant services if customers do not accept the amendments.

For the details of other items in “General Banking Service Charges” and “**NCB Wealth Management** Service Guide”, please visit the Bank’s website (www.ncb.com.hk) with the following paths:

Schedule of Charges/ Service Guide	Paths
“General Banking Service Charges”	the Bank’s website > Personal Banking/Corporate Banking > Schedule of Charges > General Banking Service Charges

**"NCB Wealth Management
Service Guide"**

the Bank's website > Personal Banking >
Schedule of Charges > **NCB Wealth
Management** Service Guide

Please note that only the revised versions of "General Banking Service Charges" and "**NCB Wealth Management** Service Guide" will be available for download on the Bank's website from the Effective Date.

You may browse and download this customer notice at the Bank's Website (the Bank's website > About Us > Notice) by June 30, 2026 (after this date, you may not be able to browse or download this customer notice on our official website).

For any enquiry, please contact our branch staff or call our Individual Customer Hotline at (852) 2616 6628 or Corporate Customer Hotline at (852) 2616 6638.

Nanyang Commercial Bank, Limited