NCB 南洋商業銀行

15 November 2025

Notice of Amendments to "NCB Remittance Tariff", "Service Fee of CIB", "General Information" and "Supplemental Information On Renminbi Services"

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank"). Effective from 16 January 2026 ("Effective Date"), the Bank will adjust "NCB Remittance Tariff", "Service Fee of CIB", "General Information" and the "Supplemental Information On Renminbi Services" regarding the charges and description of telegraphic transfers. The detailed revisions are as follows:

1. Summary of major amendments of "NCB Remittance Tariff":

A. Added NCB Faster Remittance, Remittance standing instruction for the elderly and Express Transfer (RTGS/CHATS) charge items; and
B. Adaptive revisions to the content of "NCB Remittance Tariff"

For detailed revisions, please refer to the enclosed Appendix I "NCB Remittance Tariff".

2. Amendments to the "Service Fee of CIB":

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

Items	Amendments to the Charges / Details
	(Effective from <u>16 January 2026</u>)
~~General Remittance~~	~~HKD105 per transaction~~
~~Express Transfer (RTGS/CHATS) Accounts held with BOCHK or Chiyu# Accounts held with other banks~~	~~Waived~~ ~~HKD55 per transaction~~
	<u>**For details on remittance service charges, please refer to the following webpage paths:**</u> <u>Express Transfer (RTGS/CHATS):</u> <u>Our Bank's website > Corporate Banking > Schedule of Charges > General Banking Service Charges</u> <u>Other Remittance Services (including Telegraphic Transfer):</u> <u>Our Bank's website > Corporate</u>

	Banking > Schedule of Charges > Remittance Charges
	~~# "BOCHK" refers to Bank of China (H.K.) Ltd. and "Chiyu" refers to Chiyu Banking Corporation Limited~~

3. Amendments to the "General Information"

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

Section	Revised details
Page 19	Telegraphic Transfer: We shall act in accordance with the information provided in the customer's "Remittance Application Form", and we shall transmit payment instructions, through the computer network system of the Society for ~~of~~ Worldwide Interbank Financial Telecommunication (SWIFT) and the dedicated direct remittance channel between Nanyang Commercial Bank Limited and Nanyang Commercial Bank (China) Limited ("NCB China[3]"). These payment instructions shall be sent by us in the form of a telegraphic message to ~~telegram act on the information provided by you and~~ instruct our overseas branch or correspondent bank to pay the funds to the beneficiary's bank which shall then make available such funds to the beneficiary. Once the funds are ~~is~~ paid to the beneficiary's bank or credited to the account of the beneficiary, the transaction is considered completed (or "paid and discharged" in everyday language).
Page 20	Remarks: 3. "NCB Faster Remittance" is applicable to direct remittances to customers of Nanyang Commercial Bank (China) Limited ("NCB China", a company established in the Mainland China and a wholly-owned subsidiary of the Bank) or to remittances to other designated banks in the Mainland China via NCB China as an intermediary bank. The list of designated banks in the Mainland China is provided by NCB China, and may be obtained from the Bank's staff or accessed through Internet/Mobile Banking. The

<table>
<tr><td></td><td>
applicable currencies for NCB Faster Remittance are listed in the table below. CNY remittance under NCB Faster Remittance is only applicable to corporate customers. Individual customers who would like to process cross-border CNY remittances to banks in the Mainland China may choose to use the Bank’s ‘Payment Connect' or 'Swift remittance' services through electronic channels, or visit the Bank’s branches to use the Bank’s 'Telegraphic Transfer' service.
<table>
<tr><td colspan="3">Applicable Currencies for “NCB Faster Remittance”</td></tr>
<tr><td>Customer Type</td><td>Item</td><td>Applicable Currency Type</td></tr>
<tr><td rowspan="2">Corporate Customer</td><td>Remittance to “NCB China”</td><td>HKD, USD, EUR, AUD, CHF, DKK, JPY, NOK, NZD, SEK, SGD, THB, CAD, GBP, CNY</td></tr>
<tr><td>Remittances to other designated banks in Mainland China (“NCB China” as an intermediary institution)</td><td>CNY</td></tr>
<tr><td>Individual Customer</td><td>Remittance to “NCB China”</td><td>HKD, USD, EUR, AUD, CHF, DKK, JPY, NOK, NZD, SEK, SGD, THB, CAD, GBP, CNY</td></tr>
</table>
</td></tr>
</table>

4. Amendments to the “Supplemental Information On Renminbi Services”

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

Section	Revised details

Page 15	6.2 Telegraphic Transfer - We shall act in accordance with in the information provided the customer's "Remittance Application Form" ~~by you and~~, and we shall transmit payment instructions through the computer network system of the Society for ~~of~~ Worldwide Inter-bank Financial Telecommunication (SWIFT) or through NCB Faster Remittance[3]. These payment instructions shall be sent by us in the form of a telegraphic message to, ~~facsimile or telegram,~~ instruct the clearing bank or our correspondent bank to pay the funds to the beneficiary's bank which would then make available such funds to the beneficiary. - (Only applicable to individual customers) For the Hong Kong resident individual account holder, when making cross border Renminbi telegraphic transfer to the Mainland, the beneficiary and payer must be the same person. - (Only applicable to individual customers) If there is an upper limit for Renminbi telegraphic transfer, remittance exceeding the upper limit will not be accepted.
Page 16	Remarks: 3 "NCB Faster Remittance" is applicable to direct remittances to the customers of Nanyang Commercial Bank (China) Limited ("NCB China", a company established in the Mainland China and a wholly-owned subsidiary of the Bank) or to remittances to other designated banks in the Mainland China via NCB China as an intermediary bank. The list of designated banks in the Mainland China is provided by NCB China, and may be obtained from the Bank's staff or accessed through Internet/Mobile Banking. CNY remittance under NCB Faster Remittance is only applicable to corporate customers. For details of the service information and other applicable currencies, please refer to the "General Information" of the Bank. Individual customers who would

	like to process cross-border CNY remittances to banks in the Mainland China may choose to use the Bank's 'Payment Connect' or 'Swift remittance' services through electronic channels, or visit the Bank's branches to use the Bank's 'Telegraphic Transfer' service.

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 "NCB Remittance Tariff", "Service Fee of CIB", "General Information" and "Supplemental Information on Renminbi Services", please visit the Bank's website with the following paths:

"NCB Remittance Tariff"	the Bank's website > Personal Banking/Corporate Banking > Schedule of Charges > Remittance Charges
"Service Fee of CIB"	the Bank's website > Corporate Banking > Corporate Internet Banking (CIB) > Service Fee of CIB
"General Information"	the Bank's website > Personal Banking/Corporate Banking > Other Services > General Information
"Supplemental Information on Renminbi Services"	the Bank's website > Personal Banking/Corporate Banking > Other Services > Supplemental Information on Renminbi Services

Please note that only the revised versions of "NCB Remittance Tariff", "Service Fee of CIB", "General Information" and "Supplemental Information on Renminbi Services" will be available for download on the Bank's website from the Effective Date.

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

Appendix I

NCB Remittance Tariff

(Effective on 16 January, 2026)

<table>
<tr><th colspan="5">Outward Remittance</th></tr>
<tr><th>Items</th><th colspan="4">Charges/Details</th></tr>
<tr><td rowspan="7">Telegraphic Transfer</td><td rowspan="2">Issuance of Telegraphic Transfer
(Remittance to countries /regions outside Hong Kong, or remittance to local banks in currencies other than HKD/USD/EUR/CNY)</td><td colspan="2">Conducted via branches</td><td>HKD$200 per item (An additional HK$40 will be charged for same-day processing of remittance instructions submitted through our bank branches after 12:00 noon on Mondays to Fridays (business days).)</td></tr>
<tr><td colspan="2">Conducted via electronic channels</td><td>Individual customers: HK$65 per item
Corporate customers: HK$105 per item</td></tr>
<tr><td rowspan="4">NCB Faster Remittance[1]</td><td rowspan="2">Remittance to NCB China[7]</td><td>Conducted via branches</td><td>Individual customers: Waived
Corporate customers: HK$100 per item</td></tr>
<tr><td>Conducted via electronic channels</td><td>Individual customers: Waived
Corporate customers: HK$50 per item</td></tr>
<tr><td rowspan="2">Remittance in CNY to specific banks within Mainland China</td><td>Conducted via branches</td><td>Individual customers: Not applicable
Corporate customers: HK$100 per item</td></tr>
<tr><td>Conducted via electronic channels</td><td>Individual customers: Not applicable
Corporate customers: HK$50 per item</td></tr>
<tr><td>Handling Fee of Message to</td><td colspan="2">Conducted via branches</td><td>Waived if message is within 10 Chinese</td></tr>
</table>

	Beneficiary			characters or 10 English words; HK$100 per item if exceeded
		Conducted via electronic channels		Waived for the maximum input of twenty-four Chinese characters or one hundred and forty English characters per transaction
	Extra Cable Charge (If more than one SWIFT/electronic message is required)			HK$100 per message
	Correspondent Bank Charges[4] (Applicable to remittance transaction where "The Bank's charges and all Correspondent Bank Charges borne by remitter".)	USD	To all countries or regions (excluding the Mainland China)	HK$160 per item
		EUR	To Euro Area	No charge in advance if remittance amount is EUR100 or below EUR25 per item if remittance amount is EUR100.01 to Euro12,500 EUR35 per item if remittance amount is above EUR12,500
		GBP	To United Kingdom and Ireland	GBP20 per item
		JPY	To Japan	0.05% of remittance amount, with a minimum of JPY3,000 per item
		All Others		Minimum HK$200 per

			item
	Handling charges for amendment, cancellation, return[2]		Telegraphic Transfer: HK$220 per item, plus correspondent bank charges[3] Express Transfer (RTGS/CHATS): HK$150 per item
	Enquiry on status of remittance	By SWIFT/electronic message	Telegraphic Transfer: HK$220 per item, plus correspondent bank charges[3] Express Transfer (RTGS/CHATS): HK$150 per item
		By telephone call (IDD)	HK$100 per item
	Remittance standing instruction for the elderly[5]	Establishment or Amendment	HK$20 per item
		Termination	Waived
		Remittance (According to each single payment made by Social Welfare Department)	Waived if remit amount less than or equal to HK$1000； HK$30 per item if remit amount more than HKD1000.01
	"RMB Remittance Express" Standing instruction	Establishment	Waived
		Amendment or Termination	HK$100 per item
		Remittance	HK$50 per item, plus regular outward remittance charges
Funds transfer to other local banks[4]	Express Transfer (RTGS/CHATS) for remitting HKD/USD/EUR/CNY to other local banks	Conducted via branches	HK$180 per item
		Conducted via electronic channels	Individual customers: Waived Corporate customers: Account held with BOCHK or Chiyu[7]: Waived Account held with other banks:

			HK$55 per item
Demand Draft	Issuance of Demand Draft		HK$100 per item for same day collection HK$80 per item for next-business-day collection
	Request for Cancellation of issued Demand Draft		HK$200 per item
	Request for Stop Payment and/or Report Loss of issued Demand Draft		HK$250 per item (plus an additional charge of HK$140 per item levied by HKAB, which is subject to change without prior notice)
Commission in lieu of exchange (Applicable to remittance in HKD to regions other than Macau and the Mainland China)			0.25% for the first USD50,000 (or equivalent) with waiver of commission for balance (minimum HK$100 per item), plus prevailing remittance charges per transaction

Inward Remittance			
Items			Charges / Details
Proceeds credited to a NCBHK account	Telegraphic Transfer[6]	Remittance amount not more than HK$500 or equivalent	Waived
		Remittance amount more than HK$500 or above	HK$60 per item
	HKD/USD/EUR/RMB (via FPS/ RTGS/ CHATS)	Remittance amount not more than HK$500 or equivalent	Waived
		Remittance amount more than	Individual customers: Waived Corporate customers: HK$15

		HK$500 or above	per item
	Demand Draft		Waived
	Funds transferred from NCB CHINA[7]		Waived
Rate quoted by other banks in Hong Kong			Waived
Mark good by other banks in Hong Kong			Telegraphic Transfer: Not applicable Demand draft: HK$100 per item
Collection through bank in payment by demand draft			Telegraphic Transfer: HK$100 per item Demand draft: HK$100 per item
Enquiry by SWIFT/electronic message			HK$100 per item

Others		
Services	Items	Charges/Details
Facsimile	Hong Kong (within 5 pages)	HK$50 per item
	Outside Hong Kong (within 2 pages)	HK$100 per item
	Each additional page (all countries)	HK$50 per item
Issuance of the duplicate advice or receipt	Within 1 year	HK$50 per page
	1-2 years	HK$100 per page
	2-3 years	HK$150 per page
	3-4 years	HK$200 per page
	4-5 years	HK$250 per page
	5-6 years	HK$300 per page
	6-7 years (maximum 7 years)	HK$350 per page

Remarks:

1. "NCB Faster Remittance" is applicable to direct remittances to customers of Nanyang Commercial Bank (China) Limited ("NCB China", a company established in the Mainland China and a wholly-owned subsidiary of the Bank) or to remittances to other designated banks in the Mainland China via NCB China as an intermediary bank. The list of designated banks in the Mainland China is provided by NCB China, and may be obtained from the Bank's staff or accessed through Internet/Mobile Banking:

- Path for Corporate Mobile Banking / Internet Banking: Transfer/Remittance > NCB Faster Remittance > Bank Name Selection Field;

- Path for Individual Mobile Banking: Transfer > Overseas Remittance > NCB Faster Remittance > Receiving Bank Name Selection Field; and/or

- Path for Individual Online Banking: Transfer/Payment > Remittance to Overseas Accounts > NCB Faster Remittance > Receiving Bank Name Selection Field.

The applicable currencies for NCB Faster Remittance are listed in the table below. CNY remittance under NCB Faster Remittance is only applicable to corporate customers. Individual customers who would like to process cross-border CNY remittances to banks in the Mainland China may choose to use the Bank's 'Payment Connect' or 'Swift remittance' services through electronic channels, or visit the Bank's branches to use the Bank's 'Telegraphic Transfer' service.

Applicable Currencies for "NCB Faster Remittance"		
Customer Type	Item	Applicable Currency Type
Corporate Customers:	Remittance to NCB China:	HKD, USD, EUR, AUD, CHF, DKK, JPY, NOK, NZD, SEK, SGD, THB, CAD, GBP, CNY
	Remittance to other designated banks in Mainland China (with NCB China as intermediary institution)	CNY.
Individual Customers	Remittance to NCB China:	HKD, USD, EUR, AUD, CHF, DKK, JPY, NOK, NZD, SEK, SGD, THB, CAD, GBP

2. The Remitter shall be liable for any costs and expenses incurred by the Bank, its correspondents and/or beneficiary bank. The Remitter received the refund is generally less than the original remittance amount.
3. "Correspondent Bank Charges" means collectively the charges imposed by the related correspondent institutions, intermediary institutions, clearing institutions and/or beneficiary institutions in processing the remittance, plus extra handling charge of the Bank.
4. For remittance transactions where the payment option is "The Bank's charges and all Correspondent Bank Charges borne by remitter", the Bank reserves the right to collect an upfront payment for correspondent bank fees at the time of processing the remittance. The Bank will determine this amount based on practical records of general fees charged by correspondent banks or relevant beneficiary banks without prior notice. The prepaid amount will not be refunded. However, if the actual fees charged are higher than the prepaid amount, the Bank reserves the right to recover the difference. Additionally, please note:
   - Since this fee option involves more work, the fees charged to the remitter by the

banks/institutions are generally higher than if borne by the beneficiary.

- As other banks' business practices are beyond the Bank's control, or there is no direct agency relationship between the Bank and the beneficiary bank, the Bank cannot guarantee that the beneficiary will receive the full remittance amount.

5. "Remittance standing instruction for the elderly" is applicable to recipients/appointees of the CSSA Elderly Guangdong and Fujian Pension Scheme, Guangdong Scheme or Fujian Scheme
6. When a remitting bank sends a USD remittance to the Bank, they may issue more than one SWIFT message. The Bank will deduct an additional USD5 or its equivalent from the remittance amount. For inward remittances in currencies other than USD, this fee is waived.
7. "Nanyang Commercial Bank" or "the Bank" refers to Nanyang Commercial Bank, Limited; "NCB China" refers to Nanyang Commercial Bank (China) Limited; "BOCHK" refers to Bank of China (Hong Kong) Limited. and "Chiyu" refers to Chiyu Banking Corporation Limited.

- Other Charges may apply, please contact our staff for details.
- We reserve the right to amend the service charges.

Nanyang Commercial Bank, Limited