

Aug 2025

Notice of Amendments to "Terms and Conditions for Payment Gateway Service"

Dear Valued Customer,

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank"). From 17 October, 2025 (the "Effective Date"), there will be amendments made to "Terms and Conditions for Payment Gateway Service" of the Bank. You are advised to read the amendments before you continue to use the relevant services. Details of the amendments are as follows (revised contents are underlined and deleted contents are marked with strikethrough lines):

Clause	Details of Amendments
Title	Terms and Conditions for Payment Gateway <u>Online Bill Payment</u> Service (The revision of the title only applies to the English version)
Introduction	<p>The Service forms part of our Internet Banking-Services and therefore our terms and conditions <u>【Conditions for Services】</u> ; <u>【General Information】</u> ; <u>【Terms and Conditions and Important Statements for Personal Mobile Banking and Internet Banking Services】</u> (for Private); <u>【Terms and Conditions for Corporate Mobile Banking Service】</u> (for Corporate/Organizations Customer); and other terms and conditions applicable from time to time (the "Existing Terms") for Internet Banking Services shall also be applicable in full force and effect to the Service, provided always that in the event of any contradiction between such <u>Existing Terms</u> terms and conditions and the terms herein, the terms herein shall prevail. <u>These Terms are provided to you by Nanyang Commercial Bank, Limited ("the Bank", "our Bank"). By continuing to use the Service, you shall be deemed to have accepted and be bound by these Terms and the Existing Terms.</u></p> <p>For the avoidance of doubt, the terms "we" and "us" used in the terms herein mean the bank which has entered into the Agreement for Bank Accounts and General Services, or the Agreement for Bank Accounts and General/Investment Services (as the case may be) with</p>



	you.
The Service	<p>Payments under the Service shall only be made in the form of fund transfer from your account(s) with us or other banks (subject to our approval) to the relevant account(s) of the payee(s) maintained with us.</p> <p>Bill Payment through EPS 、e-Bill or Local Payment</p> <p><u>Customers may choose to process their payment and fund transfer instructions through "EPS Bill Payment" 、"e-Bill Payment" or "Local Payment (PCS)".</u></p> <ol style="list-style-type: none"> <u>"EPS Bill Payment" is jointly operated by the Bank and EPSCO. "EPSCO" means EPS Company (Hong Kong) Limited. "e-Bill Payment" is jointly operated by the Bank and HKICL Services Limited. "Local Payment" is operated by the Bank.</u> <u>"EPS Bill Payment" supports payments and fund transfers in Hong Kong dollars to the EPS Merchants. "e-Bill Payment" supports payments and fund transfers in Hong Kong dollars, Renminbi, and US dollars to e-Bill Merchants. "Local Payment" supports payments in Hong Kong dollars, Renminbi, and US dollars to the Local Payment Merchants.</u> <u>Customers' use of the Bill Payment function may be subject to, other than the agreements entered into between such customers and the Bank, certain other terms and conditions provided by third-party service providers (e.g., EPSCO). Customers acknowledge and accept that EPSCO or such other third-party service providers (if applicable) may vary such terms and conditions from time to time, among others, the merchant types or the bill types to be covered under the Bill Payment function.</u> <u>Customers shall maintain sufficient funds in the relevant debit account for each of their settling payments and fund transfer instructions. If customers choose to schedule a payment and fund transfer instruction on a specific payment date, please ensure that there are sufficient funds in the relevant debit account at least one business day before the scheduled payment date.</u> <u>All payment and fund transfer instructions submitted by the customers after the respective cut-off times (for "EPS Bill Payment": 4:00 pm and for "eBill Payment": 12:00 pm on Monday to Friday or submitted during Saturday, Sunday and public holiday) will not be processed until the next business day.</u> <u>Any service charge (if applicable) shall be debited from the relevant debit account.</u> <u>The Bank shall not be held liable for loss of any kind which the customer or any other person may incur or suffer for any delay, unavailability, disruption,</u>

	<p>error of or caused by EPSCO or other third-party service providers, or arising from any circumstances beyond our reasonable control.</p> <p>8. <u>Unless and until the contrary is established, the Bank's records shall be conclusive and binding on the Customers.</u></p> <p>9. <u>The Bank has the right to set or vary from time to time the scope of the Bill Payment function and the conditions and procedures for using the Bill Payment function.</u></p> <p>we may at its absolute discretion refuse to accept your payment instructions. from any of your accounts maintained with us, whether current, savings, time deposit (whether matured or not) or from any other accounts of whatsoever description</p>
Duty to ensure correctness of information	<p>If you are in any doubt, kindly ascertain from us the account details for which the relevant identification sign or mark represents before you make any payment by reference to it.</p>

You may download this Notice from our official website (www.ncb.com.hk> 'About Us'> 'Notice') on or before 31 December, 2025 (afterwards, you may not be able to read or download this Notice). You may also obtain this Notice by visiting any of our branches.

Please note that you will be deemed to have agreed to the amendments if you 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 you do not accept the amendments. You may also notify the Bank to discontinue the relevant services or close the relevant accounts before the Effective Date.

You may download the current "Terms and Conditions for Payment Gateway Service" from our official website (www.ncb.com.hk> 'Personal Banking'/'Corporate Banking'> 'Other Services'> 'Conditions and Rules for Services and Other Information') on or before the 16 October, 2025. Please note that only the revised version will be available from the Effective Date.



In case of any discrepancy between the English and the Chinese versions of this Notice, the English version shall prevail.

For enquiries, please contact our branch staff or call Personal Customer Service Hotline at (852) 2616 6628 or Corporate Customer Service Hotline at (852) 2616 6638.

Nanyang Commercial Bank, Limited