

January 2025

Notice of ATM Card Replacement

Dear Valued Customer,

In accordance with the Bank's system upgrade, and to provide better ATM Card services, starting from January 2025, the Bank will replace the ATM Cards issued on or before September 20, 2024 with a brand new one for free. The new ATM Card (the "New Card") will be sent to the customers' correspondence address maintained with the Bank. Customers holding ATM Cards issued by the Bank after September 21, 2024, will not be affected.

The New Card will be sent to affected customers between January 2025 to August 2025. The existing ATM card (the "Old Card") will automatically become invalid after 30 days from the issue date of the New Card, or upon the first time usage of the New Card. All Old Cards will automatically become invalid no later than October 1, 2025.

To ensure customer experience on our ATM card services remains, upon receipt of the New Card, customer can start using it with the existing ATM card PIN. Except changes on card face design of certain New Card, the existing card number and associated account, daily cash withdrawal limit, and the setting on purchase of Hong Kong Jockey Club cash coupons (if applicable) will remain unchanged. Bills registered for PPS (if any) will also remain.

The New Card will be embedded with UnionPay QuickPass function. Customer can simply wave the card at the contactless card reader of point-of-sale terminal and input



the ATM card PIN to complete a transaction. If you do not wish to accept the above arrangement, please contact our Bank to request ATM card service termination.

To ensure safe delivery of the New Card to your correspondence address, please update your correspondence address through branch visit or personal online banking/mobile banking, if necessary.

For enquiries, please contact the NCB ATM Card 24-hour Customer Service Hotline at (852) 2616 6266, or visit any of our branches. You can also visit our website for details on ATM Card Services (Path: www.ncb.com.hk > Products and Services > NCB ATM Card).

Nanyang Commercial Bank, Limited