

有關「轉數快」即時轉賬優化措施的通知

感謝閣下使用南洋商業銀行有限公司（「本行」）的銀行服務，為加強對客戶的保障，茲通知由 2025 年 2 月 28 日（「生效日」）起，本行會對以賬戶號碼作為識別碼及達等值港幣 1,000 元或以上的「轉數快」即時轉賬，進行收款人名稱核對程序。

就相關「轉數快」即時轉帳交易，本行提醒若 (i) 客戶輸入收款人的銀行戶口號碼作為識別碼及 (ii) 收款機構是零售銀行，1,000 港元或以上（或其他貨幣等值）的轉帳會由該收款機構執行收款人名稱核對程序。在其他情況下，例如「轉數快」即時轉賬交易金額少於港幣 1,000 元（或其他貨幣等值）或該收款機構不是零售銀行，收款機構或有可能不會進行收款人名稱核對程序。

在辦理「轉數快」即時轉賬交易時，請客戶小心核對付款詳情及收款人資料，例如：付款人名稱及賬戶號碼。當轉賬生效後，客戶將無法取消交易。

本行保留權利不時更新相關保障客戶措施的安排而不另行通知。

如有查詢，請聯絡本行職員或致電客戶服務熱線 (852) 2616 6628。

南洋商業銀行有限公司謹啟

2025 年 2 月

February 2025

Notice of Refined Measures on Real-Time FPS Fund Transfers

Thank you for choosing the banking services of Nanyang Commercial Bank, Limited (the "Bank"). Please be advised that, from 28 February 2024 ("Effective Date") onwards, in order to better protect our customers, the Bank will conduct payee name matching process to real-time Faster Payment System ("FPS") fund transfers, which bank account number is used as the identifier for effecting the fund transfer, with the transaction amount of HKD 1,000 (or other currencies of an equivalent amount) or above.

For relevant real-time FPS fund transfers, the Bank would like to remind that if (i) a customer inputs the payee's bank account number as the identifier and (ii) the payee institution is a retail bank, fund transfers of HK\$1,000 or above (or other currencies of an equivalent amount) will be subject to the payee institution's name checking process. In other cases such as fund transfers of less than HKD 1,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name matching process may not be conducted by the payee institution.

When the customer is making the real-time FPS fund transfers, please be reminded to verify the payment details and payee information carefully, such as the payee's name and account number. It is not likely that the payer can stop a transfer after it has been effected.

The Bank reserves the right to update relevant customer protection measures from time to timewithout prior notice.

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

Nanyang Commercial Bank, Limited