

January 2025

Dear Valued Customer,

**Notice of Revised Calculation of the "Total Relationship Balance"**

Thank you for your continuous support to Nanyang Commercial Bank, Limited (the "Bank"). We would like to inform you that starting from **1 March 2025 (the "Effective Date")**, the calculation of the Total Relationship Balance ("TRB") in the relevant service terms for "**Business Integrated Account**" will be revised and the following items will be included in the calculation:

- Deposit Balance and cash balance from Securities Margin (including HKD, RMB, and other foreign currencies);
- Market Value of the following investment products, including Securities & Securities Margin (excluding purchased but unsettled stocks), Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Precious Metal / FX Margin, Precious Metals; and
- Utilized overdraft balance under the current accounts, Securities Margin loan amounts, monthly mortgage payments (excluding any early repayments), and outstanding balance of Trade Services and other loans as may be designated by the Bank from time to time.

Note:

- The calculation of TRB is based on the average daily balance of the above-mentioned items held by a customer under its master accounts and registered accounts from the first to the last day of each calendar month.
- Foreign currency balances will be converted to HKD based on the Bank's prevailing exchange rate.
- The right of final interpretation of the definition and calculation of TRB belongs to the Bank, and the calculation results shall be subject to the Bank's records.

From the Effective Date, the TRB will be calculated as described above, and the monthly service fee for various types of **Business Integrated Account** service will remain unchanged (refer to the table below for details). The one-off service fee waiver offered to all **Business Integrated Account** customers due to the recent system upgrade of the Bank will continue until 31 March 2025, and the service fee will resume to be applicable to customers afterwards (except for those customers who have been enjoying **Business Integrated Account** service fee waiver due to other promotional offers by the Bank).

<b>Account Type</b>	<b>Monthly Service Fee (Based on Total Relationship Balance):</b>
Business Integrated Account-Prolific	HK\$1,000,000 or above: Waived HK\$500,000 to below HKD1,000,000: HK\$100 Below HK\$500,000: service charge HK\$200
Business Integrated Account-Prosperous	HK\$200,000 or above: Waived Below HK\$200,000: service charge HK\$150
Business Integrated Account	HK\$50,000 or above: Waived Below HK\$50,000: service charge HK\$120

Please note that you will be deemed to have agreed to the above amendments if you continue to use **Business Integrated Account** service on or after the Effective Date. The Bank may not be able to continue to provide you services if you do not accept the above amendments. You may notify the Bank to discontinue the services before the Effective Date. We apologize for any inconvenience this may cause. For enquiries, please contact our staff or call the Corporate Customer Service Hotline at (852) 2616 6638.

Yours faithfully,  
**Nanyang Commercial Bank, Limited**

**Amendments to the “Terms for the Services” for “Business Integrated Account”**

Chapter	3. “Total Relationship Balance” (“TRB”)
<b>Before revision</b>	<p>Different types of BIA Monthly Service Fee<sup>4</sup> will be determined by your Total Relationship Balance, i.e. the monthly average balance of deposits, loan balance, value of Investment Assets, and mortgage installment.</p> <p><b>TRB includes:</b></p> <ul style="list-style-type: none"> <li>• Deposits: balances of Savings Account, Current Account and Time Deposit</li> <li>• Loans: Utilized credit limit of Current Account (overdraft), Trade Services and Loans amount utilized.</li> <li>• Value of investment assets (including the market value of the following investment assets held by the customer during the current month): the daily average balance of the sum of the end-of-day, such as Securities, Securities Margin, Bonds, Funds, Certificate of Deposit, Structured Notes and Equity Linked Investments</li> <li>• Mortgage: Installment Amount (includes principal and interest, but excludes the fully or partial prepayment amount).</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>• All foreign currency balances are calculated in Hong Kong Dollars based on exchange rates quoted by the Bank from time to time.)</li> <li>• The current month’s TRB will affect the Monthly Service Fee waiver of the current month (the service fee of current month will be charged in next month).If there is any dispute on the calculation method of TRB, the method used by the Bank is final and conclusive. The Bank reserves the right to change the method from time to time.</li> </ul>
<b>After revision</b>	<p>Different types of BIA Monthly Service Fee<sup>4</sup> will be determined by your Total Relationship Balance.</p> <p><b>TRB includes:</b></p> <ul style="list-style-type: none"> <li>• Deposit Balance and cash balance from Securities Margin (including HKD, RMB, and other foreign currencies);</li> <li>• Market Value of the following investment products, including Securities &amp; Securities Margin (excluding purchased but unsettled stocks), Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Precious Metal / FX Margin, Precious Metals; and</li> <li>• Utilized overdraft balance under the current accounts, Securities Margin loan amounts, monthly mortgage payments (excluding any early repayments), and outstanding balance of Trade Services and other loans as may be designated by the Bank from time to time.</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>• The calculation of TRB is based on the average daily balance of the above-mentioned items held by a customer under its master accounts and registered accounts from the first to the last day of each calendar month.</li> <li>• Foreign currency balances will be converted to HKD based on the Bank’s prevailing exchange rate.</li> <li>• The right of final interpretation of the definition and calculation of TRB belongs to the Bank, and the calculation results shall be subject to the Bank’s records.</li> </ul>