

存款推廣

Deposit Promotion



每月精選貨幣：澳元/紐元/英鎊

定期存款優惠

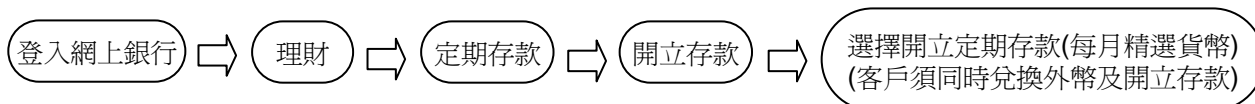
客戶以新資金¹或透過兌換開立1、2、3及6個月定期存款，可享特優存款年利率²，詳情如下：

澳元	紐元	英鎊
高達 4.55%	高達 2.85%	高達 0.93%

兌換優惠

客戶以電匯價將港元兌換以下貨幣，可享兌換優惠³，詳情如下：

客戶	澳元	紐元	英鎊
「南商理財」客戶	40 點子	35 點子	70 點子
「好自在」客戶	35 點子	30 點子	60 點子
一般客戶	25 點子	20 點子	40 點子



- 推廣期：由2011年9月1日至9月30日
- 客戶服務熱線：(852) 2622 2633

條款及細則：

1. 「新資金」不包括透過南洋商業銀行有限公司(「本行」)的本票/支票及其他賬戶轉賬存入的款項。有關「新資金」的定義，請向本行職員查詢。本行保留對「新資金」定義的最終決定權。2. 以上特優年利率是以本行2011年8月25日公佈的澳元/紐元/英鎊6個月定期存款年利率為示例，僅供參考之用。客戶須開立等值港幣5萬元或以上的澳元/紐元/英鎊定期存款，而該筆定期存款須為(i)透過本行分行或專人接聽電話銀行服務，以新資金或兌換現有資金所開立；或(ii)透過網上銀行兌換現有資金所開立，方可享此優惠。詳情請向本行職員查詢。3. 此優惠只適用於以電匯價將港幣5萬元或以上兌換為澳元/紐元/英鎊，並同時透過本行分行或專人接聽電話服務或透過網上銀行以該筆資金開立1、2、3或6個月的定期存款。

一般條款及細則：

• 推廣期內，客戶可同時享有上述各項優惠，但不可與其他非列於本宣傳品的優惠同時使用。專人接聽電話服務只適用於指定交易金額的特選客戶，詳情請與本行職員查詢。• 本宣傳品的年利率優惠，僅供參考之用，實際年利率將根據本行不時公佈者為準。• 有關產品及推廣詳情，請向本行職員查詢。• 南洋商業銀行有限公司保留修訂或取消上述推廣優惠條款及細則的酌情權。• 本宣傳品之中，英文版如有任何歧異，概以中文版本為準。

風險聲明：

外幣投資受匯率波動而產生獲利機會及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率的變動而蒙受虧損。

存款推廣

Deposit Promotion



Monthly Special for Selected Currencies :AUD/NZD/GBP

Time Deposit Offer

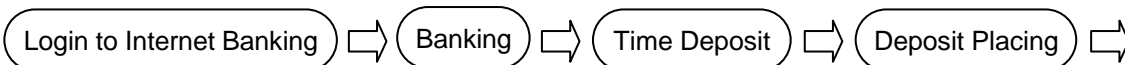
Simply place a 1, 2, 3 or 6-month time deposit with new funds¹ or make foreign exchange transaction with existing funds to enjoy Preferential Interest Rate². Details are as follows:

AUD	NZD	GBP
Up to 4.55%p.a.	Up to 2.85%p.a.	Up to 0.93%p.a.

Currency Exchange Offer

Enjoy Preferential Exchange Rate³ when exchanging HKD for designated currencies at telegraphic transfer rate. Details are as follows:

Customers	AUD	NZD	GBP
NCB Wealth Management customers	40 bps	35 bps	70 bps
i-Free customers	35 bps	30 bps	60 bps
General customers	25 bps	20 bps	40 bps



Select placement of Time Deposit (Monthly Special for Selected Currencies)
(Both exchange and deposit placement should be conducted at the same time)

- Offers valid from 1 September to 30 September 2011
- Customer Service Hotline: (852) 2622 2633

Terms and conditions:

1.Funds that deposited via cashier's order/cheques/in-house transfers from other accounts within Nanyang Commercial Bank, Limited ("the Bank") will not be considered as "New Funds". For the definition of "New Funds", please contact our staff. The Bank reserves the right to define the term "New Funds" at its discretion. 2.The above preferential interest rates are based on the AUD, NZD and GBP 6-month time deposit interest rates quoted on 25 August 2011 by the Bank and are for reference only. To be eligible for this offer, customers must place an AUD/NZD/GBP time deposit with an amount equivalent to HKD50,000 or above with (i) new funds or foreign exchange converted from existing funds via our branches or manned phone banking services; or (ii) foreign exchange converted from existing funds via Internet Banking. For details, please contact our staff. 3.This offer is only applicable to customers who exchange HKD for AUD, NZD or GBP at the telegraphic transfer rate with an amount equivalent to HKD50,000 or above and simultaneously place a 1, 2, 3 or 6-month time deposit via our branches or manned phone banking services or Internet Banking.

General Terms and Conditions:

• Customers can enjoy all the offers listed above during the promotion period. However, these offers cannot be used in conjunction with other privileges that are not stipulated in this promotional material. Manned phone banking services are only available to selected customers with designated transaction amount. For details, please contact our staff. • The interest rate offers stated in this promotional material are for reference only. The actual interest rates will be subject to the rates quoted by the Bank from time to time. • For details of our services and promotional offers, please contact our staff. • Nanyang Commercial Bank, Limited reserves the right to amend and/or withhold the terms and conditions of the above promotional offers at its discretion. • In case of discrepancies between the Chinese and English versions of this promotional material, the Chinese version shall prevail.

Risk Disclosure:

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollars or other foreign currencies.



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