

定期存款推廣優惠

今日特惠年利率 - 2020年3月13日

1. 「網上至好息定期存款」



貨幣	起存金額	特惠年利率(%p.a.)	
		3個月	
港元	100萬	1.50%	
美元	13萬	1.12%	
人民幣	90萬	2.11%	
推廣代碼#(電子渠道適用)		120	

2. 「每日特息定期存款」

貨幣	電子渠道 - 特惠年利率(%p.a.)					
	起存金額	6個月	12個月	起存金額	6個月	12個月
港元	2萬	1.25%	1.10%	50萬	1.25%	1.20%
美元	3千	0.88%	0.75%	7萬	0.88%	0.79%
人民幣	1萬	2.15%	2.10%	20萬	2.15%	2.20%
澳元	4千	0.65%	0.75%	10萬	0.68%	0.81%
推廣代碼#(電子渠道適用)			121			
貨幣	本行網點^ - 特惠年利率(%p.a.)					
	起存金額	6個月	12個月	起存金額	6個月	12個月
港元	5萬	0.95%	0.80%	50萬	0.95%	0.90%
美元	7千	0.88%	0.75%	7萬	0.88%	0.75%
人民幣	2萬	1.85%	1.80%	20萬	1.85%	1.90%
澳元	1萬	0.65%	0.75%	10萬	0.65%	0.75%

客戶服務熱線：223 95559
www.hk.bankcomm.com

Time Deposit Promotion

Today's Preferential Rate – 13 March 2020

1. Online Delighted Time Deposit


E-Channel Exclusive

Currencies	Minimum Deposit Amount	Preferential Interest Rate (%p.a.)	
		3 Months	
HKD	1,000,000	1.50%	
USD	130,000	1.12%	
RMB	900,000	2.11%	
Promotion Code# (Applicable for E-Channel)			120

2. Daily Preferential Time Deposit

Currencies	E-Channel – Preferential Interest Rate (%p.a.)					
	Minimum Deposit Amount	6 Months	12 Months	Minimum Deposit Amount	6 Months	12 Months
HKD	20,000	1.25%	1.10%	500,000	1.25%	1.20%
USD	3,000	0.88%	0.75%	70,000	0.88%	0.79%
RMB	10,000	2.15%	2.10%	200,000	2.15%	2.20%
AUD	4,000	0.65%	0.75%	100,000	0.68%	0.81%
Promotion Code# (Applicable for E-Channel)						121
Currencies	Outlets of the Bank [^] - Preferential Interest Rate(%p.a.)					
	Minimum Deposit Amount	6 Months	12 Months	Minimum Deposit Amount	6 Months	12 Months
HKD	50,000	0.95%	0.80%	500,000	0.95%	0.90%
USD	7,000	0.88%	0.75%	70,000	0.88%	0.75%
RMB	20,000	1.85%	1.80%	200,000	1.85%	1.90%
AUD	10,000	0.65%	0.75%	100,000	0.65%	0.75%

Customer Services Hotline : 223 95559
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上述特惠年利率是以本行 2020 年 3 月 13 日的「定期存款推廣優惠」年利率為示例，僅供參考之用。所有年利率均適用於新/現有資金。優惠一「網上至好息定期存款」之年利率只適用於經流動電話銀行 / 網上銀行開立定期存款之客戶*。優惠二「每日特息定期存款」均適用於本行網點或流動電話銀行 / 網上銀行開立定期存款之客戶*。實際年利率將根據客戶開立定期存款時本行的報價為準。

The preferential interest rates set out above are based on the interest rates of "Time Deposit Promotion" quoted on 13 March 2020 by the Bank and is for illustration and reference purpose only. All interest rates are applicable to both new and existing funds. The interest rates of offer 1 "Online Delighted Time Deposit" are applicable to customers who place time deposit via Mobile Banking / Internet Banking only*. The interest rates of offer 2 "Daily Preferential Time Deposit" are applicable to customers who place time deposit via outlets of the Bank or Mobile Banking / Internet Banking*. The actual interest rates shall be subject to the quotes of the Bank at time deposit placement.

#推廣代碼有效時間：星期一至五之每個營業日至下午 6 時。

#Promotion Code validity: effective till 6pm of each business day, Monday to Friday.

^本行網點特惠年利率優惠有效時間：星期一至五之每個營業日至下午 5 時。

^Preferential Interest Rate offered at Outlets of the Bank: effective till 5pm of each business day, Monday to Friday

*優惠一「網上至好息定期存款」及優惠二「每日特息定期存款」均不適用於經流動電話銀行 / 網上銀行開立定期存款並同時進行外幣兌換之客戶 (即提款賬戶貨幣與定期存款貨幣不同)。若客戶需進行外幣兌換，必須於外幣兌換完成後始進行定期存款申請方可享有以上優惠。

*Offer 1 "Online Delighted Time Deposit" and offer 2 "Daily Preferential Time Deposit" are not applicable to customers who place time deposit via Mobile Banking / Internet Banking and conduct foreign exchange simultaneously (i.e. the currency of the withdrawal account is different from the currency of the time deposit). If customers are required to conduct foreign exchange, they have to complete the foreign exchange before the time deposit is placed in order to enjoy the above promotion offer.

優惠名額有限，額滿即止。優惠及服務須受相關條款細則約束，詳情請向本行職員查詢。

The offers are available in limited quota and while stocks last. All offers and services are subject to their relevant terms and conditions, please contact the Bank staff for details.

風險聲明：1. 外幣投資受匯率波動而產生風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而獲利或虧損。2. 人民幣乃受制於匯率風險，以及人民幣現時並非自由兌換的貨幣。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率變動而獲利或虧損。透過或由香港銀行進行的人民幣兌換或提供的人民幣服務，須受制於若干有關人民幣的政策或其他限制及相應的有關香港監管要求。有關要求將不時更改而毋須另行通知。

Risk Disclosure: 1. Foreign currency investments are subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. 2. RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.

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