

**定期存款推廣優惠
最新特惠年利率
2022年9月23日及2022年9月24日**

1i. 「網上至好息定期存款」

電子渠道專享

貨幣	起存金額	3個月特惠年利率(%p.a.)	
		「通達私人財富服務」客戶/ 「通達理財服務」客戶	公司客戶
港元	100萬	2.88%	2.38%
美元	13萬	3.10%	2.60%
人民幣	50萬	2.20%	1.70%
推廣代碼#(電子渠道適用)			164

1iii. 自動參加 回歸25周年 2022大抽獎
有機會贏取 **港幣 2,022元現金獎賞(共 25名)**



2i. 「每日特息定期存款」

電子渠道專享

貨幣	起存金額	電子渠道-特惠年利率(%p.a.)			
		個人客戶		公司客戶	
		6個月	12個月	6個月	12個月
港元	2萬	3.20%	3.15%	2.70%	2.65%
美元	3千	3.30%	3.30%	2.80%	2.80%
人民幣	1萬	2.25%	2.45%	1.75%	1.95%
推廣代碼#(電子渠道適用)					165

2ii. 「每日特息定期存款」

貨幣	起存金額	本行網點^ - 特惠年利率(%p.a.)			
		個人客戶		公司客戶	
		6個月	12個月	6個月	12個月
港元	5萬	2.90%	2.85%	2.40%	2.35%
美元	7千	3.00%	3.00%	2.50%	2.50%
人民幣	2萬	1.95%	2.15%	1.45%	1.65%

客戶服務熱線：223 95559

Time Deposit Promotion The Latest Preferential Rate 23 September 2022 and 24 September 2022

E-Channel Exclusive

1i. Online Delighted Time Deposit

Currencies	3 Months Preferential Interest Rate (%p.a.)		
	Minimum Deposit Amount	BComBEST Private Services Customers / BComBEST Services Customers	Corporate Customers
HKD	1,000,000	2.88%	2.38%
USD	130,000	3.10%	2.60%
CNY	500,000	2.20%	1.70%
Promotion Code# (Applicable for E-Channel)			164

1ii. What's more! Customer can automatically participate to



to win HKD 2,022
Cash Rewards
(Total: 25 Winners)



2i. Daily Preferential Time Deposit

E-Channel Exclusive

Currencies	E-Channel –Preferential Interest Rate (%p.a.)				
	Minimum Deposit Amount	Personal Customers		Corporate Customers	
		6 Months	12 Months	6 Months	12 Months
HKD	20,000	3.20%	3.15%	2.70%	2.65%
USD	3,000	3.30%	3.30%	2.80%	2.80%
CNY	10,000	2.25%	2.45%	1.75%	1.95%
Promotion Code# (Applicable for E-Channel)					165

2ii. Daily Preferential Time Deposit

Currencies	Outlets of the Bank^ - Preferential Interest Rate(%p.a.)				
	Minimum Deposit Amount	Personal Customers		Corporate Customers	
		6 Months	12 Months	6 Months	12 Months
HKD	50,000	2.90%	2.85%	2.40%	2.35%
USD	7,000	3.00%	3.00%	2.50%	2.50%
CNY	20,000	1.95%	2.15%	1.45%	1.65%

Customer Services Hotline : 223 95559

上述特惠年利率是以本行 2022 年 9 月 23 日及 2022 年 9 月 24 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 1「網上至好息定期存款」之年利率只適用於經流動電話銀行 / 網上銀行並以推廣代碼開立定期存款之「通達私人財富服務」客戶、「通達理財服務」客戶及公司客戶。「回歸 25 周年 2022 大抽獎」須受有關條款及細則約束，詳情請瀏覽本行網頁或向本行職員查詢。優惠 2「每日特息定期存款」之年利率均適用於經本行網點或流動電話銀行 / 網上銀行並以推廣代碼開立定期存款之客戶。客戶必須以推廣代碼開立定期存款以享特惠年利率。實際年利率將根據客戶開立定期存款時本行的報價為準。如有任何爭議，本行保留最終決定權。

#推廣代碼有效時間：星期一至五之每個營業日由上午 11 時至下午 8 時；及星期六之每個營業日由上午 9 時至下午 4 時。如有任何爭議，本行保留最終決定權。

^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由上午 11 時至下午 5 時；及星期六之每個營業日由上午 9 時至下午 1 時。如有任何爭議，本行保留最終決定權。

優惠名額有限，額滿即止。本行保留權利隨時暫停或終止此推廣計劃及修改所有條款及細則，毋須另行通知。優惠及服務須受相關條款細則(包括及不限於「綜合服務總條款」、「定期存款之開戶及運作須知」及「零售銀行服務收費表」)約束。除非銀行同意，定期存款未到期不得提取。若銀行同意未到期提取，銀行除有權不計利息外，亦有權收取罰息或手續費。詳情請向本行職員查詢。客戶可向本行職員查詢或自行下載此「定期存款推廣優惠」年利率資料，以供日後參考之用。

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。

交通銀行（香港）有限公司（於香港註冊成立的有限公司）

The preferential interest rates set out above are based on the interest rates of “Time Deposit Promotion” quoted on 23 September 2022 and 24 September 2022 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 BComBEST Private Services customers, BComBEST Services customers and corporate customers who place time deposit by using promotion code via Mobile Banking / Internet Banking only. “HKSAR 25th Anniversary’s 2022 Lucky Draw” are subject to relevant terms and conditions. Please visit our website or contact our staff for details. The interest rates of offer 2 “Daily Preferential Time Deposit” are applicable to customers who place time deposit by using promotion code via outlets of the Bank or Mobile Banking / Internet Banking. Customers must place time deposit by using promotion code to enjoy preferential interest rate. The actual interest rates shall be subject to the quotes of the Bank at time deposit placement. In case of any dispute, the bank reserves the right of final decision.

#Promotion Code validity: effective from 11am till 8pm of each business day from Monday to Friday; and effective from 9am till 4pm of each business day of Saturday. In case of any dispute, the bank reserves the right of final decision.

^Preferential Interest Rate offered at Outlets of the Bank: effective from 11am till 5pm of each business day from Monday to Friday; and effective from 9am till 1pm of each business day of Saturday. In case of any dispute, the bank reserves the right of final decision.

The offers are available in limited quota and while stocks last. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice. All offers and services are subject to their relevant terms and conditions (including but not limited to “General Terms and Conditions”, “Notes on Opening and Operation of Time Deposit Accounts” and “Bank Charges of Retail Banking Services”). Unless agreed by the Bank, time deposits cannot be withdrawn before maturity. If the Bank agrees the amount to be withdrawn before maturity, it shall be entitled not to give any interest and impose penalty or charge handling fee. Please contact the Bank staff for details. Customer may contact our Bank staff or download this “Preferential Rate of Time Deposit Promotion” for future reference.

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.

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)