

定期存款推廣優惠 - 最新特惠年利率
2023 年 2 月 28 日

1. 「網上定期存款」X「5 周年新春 1555 大抽獎」

電子渠道專享

貨幣	起存金額	電子渠道 - 3 個月特惠年利率(%p.a.)	
		 快閃「網上新資金定期存款」 「通達私人財富」/ 「通達理財」/ 「交銀理財」客戶 (不適用於聯名戶)	「網上至好息定期存款」 「通達私人財富」/ 「通達理財」/ 「交銀理財」客戶
港元	100 萬	3.45%	3.25%
美元	13 萬	4.50%	4.30%
人民幣	50 萬	2.20%	2.00%
		公司客戶	公司客戶
港元	100 萬	2.95%	2.75%
美元	13 萬	4.00%	3.80%
人民幣	50 萬	1.70%	1.50%
推廣代碼 [#]		175	176

自動參加

5周年新春1555大抽獎

有機會贏取港幣 1,555 元現金獎賞(共 80 名)



2. 「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		
		3 個月	6 個月	12 個月	3 個月	6 個月	12 個月
港元	2 萬	2.95%	3.70%	3.95%	2.45%	3.20%	3.45%
美元	3 千	4.00%	4.55%	4.60%	3.50%	4.05%	4.10%
人民幣	1 萬	1.70%	2.25%	2.50%	1.20%	1.75%	2.00%
推廣代碼 [#]		177					

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		
		3 個月	6 個月	12 個月	3 個月	6 個月	12 個月
港元	2 萬	2.65%	3.40%	3.65%	2.15%	2.90%	3.15%
美元	3 千	3.70%	4.25%	4.30%	3.20%	3.75%	3.80%
人民幣	1 萬	1.40%	1.95%	2.20%	0.90%	1.45%	1.70%

註：特惠年利率只供參考而並非保證。本行將於客戶開立定期存款時確定最終適用的特惠年利率。

客戶服務熱線：223 95559

Time Deposit Promotion -
The Latest Preferential Rate
28 February 2023

1. “Online Time Deposit” x 5th Anniversary 1555 CNY Lucky Draw

E-Channel Exclusive

Currencies	E-Channel - 3 months Preferential Interest Rate (%p.a.)		
	Minimum Deposit Amount	 Flash Offer of “Online New Fund Time Deposit” BComBEST Private / BComBEST / BOCOM FORTUNE Customers (Not applicable to Joint-named account)	“Online Delighted Time Deposit” BComBEST Private / BComBEST / BOCOM FORTUNE Customers
HKD	1,000,000	3.45%	3.25%
USD	130,000	4.50%	4.30%
CNY	500,000	2.20%	2.00%
		Corporate Customers	Corporate Customers
HKD	1,000,000	2.95%	2.75%
USD	130,000	4.00%	3.80%
CNY	500,000	1.70%	1.50%
Promotion Code#		175	176

What's more! Customer can automatically participate in


to win HKD 1,555
Cash Rewards (Total: 80 Winners)


2.Daily Preferential Time Deposit

E-Channel Exclusive

Currencies	E-Channel –Preferential Interest Rate (%p.a.)						
	Minimum Deposit Amount	Personal Customers			Corporate Customers		
		3 Months	6 Months	12 Months	3 Months	6 Months	12 Months
HKD	20,000	2.95%	3.70%	3.95%	2.45%	3.20%	3.45%
USD	3,000	4.00%	4.55%	4.60%	3.50%	4.05%	4.10%
CNY	10,000	1.70%	2.25%	2.50%	1.20%	1.75%	2.00%
Promotion Code#		177					

Currencies	Outlets of the Bank^ - Preferential Interest Rate(%p.a.)						
	Minimum Deposit Amount	Personal Customers			Corporate Customers		
		3 Months	6 Months	12 Months	3 Months	6 Months	12 Months
HKD	20,000	2.65%	3.40%	3.65%	2.15%	2.90%	3.15%
USD	3,000	3.70%	4.25%	4.30%	3.20%	3.75%	3.80%
CNY	10,000	1.40%	1.95%	2.20%	0.90%	1.45%	1.70%

Remark: The preferential interest rates are not guaranteed and for reference only. The Bank will confirm and advise the final applicable interest rate at the time when the time deposit is placed.

定期存款推廣優惠之條款及細則:

1. 特惠年利率是以本行 2023 年 2 月 28 日的「定期存款推廣優惠」年利率為示例，僅供參考之用而並非保證。本行將於客戶開立定期存款時確定最終適用的特惠年利率。如有任何爭議，本行保留最終決定權。
2. 快閃「網上新資金定期存款」之年利率只適用於經本行流動電話銀行 / 網上銀行並以推廣代碼及「合資格新資金結餘」開立定期存款之「通達私人財富」、「通達理財」、「交銀理財」個人單名客戶 (不包括聯名戶) 及公司客戶。該年利率不適用於個人聯名戶。
3. 「合資格新資金結餘」是指上述個人單名客戶 (不包括聯名戶) 及公司客戶之即時存款總值與上月月底，同一貨幣存款總值對比所增加之金額，扣減當月內同一貨幣已享用新資金優惠之定期存款本金總額。所有由客戶持有的同一貨幣單名儲蓄賬戶、支票賬戶及定期賬戶之結餘均會被計算在內。但並不包括客戶本人從本行所持有的聯名存款戶口轉賬而來的資金。如有任何爭議，本行保留對「合資格新資金結餘」定義的最終決定權。
4. 「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」、「通達理財」、「交銀理財」客戶及公司客戶。「網上至好息定期存款」之年利率均適用於新 / 現有資金。
5. 「網上定期存款」x 「5 周年新春 1555 大抽獎」
 - 5.1. 本優惠的「推廣期」由 2023 年 1 月 3 日至 2023 年 3 月 31 日 (包括首尾兩日)。
 - 5.2. 「網上定期存款」即指快閃「網上新資金定期存款」及「網上至好息定期存款」。
 - 5.3. 客戶於推廣期內經本行流動電話銀行或網上銀行以指定貨幣 (包括港元、美元及人民幣) 成功開立「網上定期存款」，即可獲一次抽獎機會 (「大抽獎合資格客戶」)。
 - 5.4. 大抽獎合資格客戶於推廣期內成功開立多於一筆相同指定貨幣的「網上定期存款」亦只可獲一次抽獎機會。如大抽獎合資格客戶同時成功敘做港元、美元及人民幣「網上定期存款」，可獲最多三次抽獎機會。所有交易以本行紀錄為準。
 - 5.5. 「5 周年新春 1555 大抽獎」設有得獎名額共 80 位，每名得獎者可獲現金獎賞港幣 1,555 元 (「現金獎賞」)。於整個推廣期內，每位大抽獎合資格客戶最多可獲一次中獎機會。
 - 5.6. 本行將於 2023 年 4 月份內進行抽獎，大抽獎合資格客戶可經本行網站查閱抽獎結果。現金獎賞將於 2023 年 4 月份內存入中獎者的港元儲蓄存款賬戶或港元支票活期存款賬戶，存入現金獎賞的賬戶由本行決定，並於交易紀錄中反映，不作另行通知。本行存入現金獎賞時，中獎者必須於本行維持有效的港元儲蓄存款賬戶或港元支票活期存款賬戶，否則本行將取消其獲享現金獎賞之資格，而不作另行通知或補發。
 - 5.7. 「5 周年新春 1555 大抽獎」不適用於本行或交通銀行股份有限公司香港分行的董事及／或員工。倘於推廣期內或本行派發獎賞時，相關客戶成為本行或交通銀行股份有限公司香港分行的董事及／或員工，本行將取消其獲享本獎賞的資格，概不事先通知。
6. 「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 / 網上銀行開立定期存款之客戶。如經流動電話銀行 / 網上銀行，客戶必須以推廣代碼開立定期存款以享特惠年利率。「每日特息定期存款」之年利率均適用於新/現有資金。
7. 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。
8. 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。

#推廣代碼有效時間為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為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。

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。

Terms and Conditions for Time Deposit Promotion:

1. The preferential interest rates are not guaranteed and are based on the interest rates of "Time Deposit Promotion" quoted on 28 February 2023 by the Bank for illustration and reference only. The Bank will confirm and advise the final applicable interest rate at the time when the time deposit is placed. In case of any dispute, the bank reserves the right of final decision.
2. The interest rates of flash offer of "Online New Fund Time Deposit" are applicable to the sole-named BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers (excluded joint-named accounts) and corporate customers who place time deposit by using promotion code with "Eligible New Fund Balance" via Mobile Banking / Internet Banking. Such interest rates are not applicable to the joint-named personal accounts.
3. "Eligible New Fund Balance" refers to the above sole-named customer's (excluded joint-named accounts) and corporate customer's incremental balance when comparing the latest deposit balance with the balance as of the same currency as of last month end, after deduction of the sum of principal amount of same currency which has been entitled to all new fund offers of time deposit in current month. The balance of all accounts, including sole-named Savings Accounts, Current Accounts and Time Deposits of the same currency will be counted towards the calculation of "Eligible New Fund Balance". New Funds do not include

- funds transferred from customer's own joint-name accounts. In case of any dispute on the definition of "Eligible New Fund Balance", the Bank reserves the right to final decision.
4. The interest rates of "Online Delighted Time Deposit" are applicable to BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code via Mobile Banking / Internet Banking only. All interest rates of "Online Delighted Time Deposit" are applicable to both new and existing funds.
 5. "Online Time Deposit" x "5th Anniversary 1555 CNY Lucky Draw"
 - 5.1. Promotion Period of this promotional offer is from 3rd January 2023 to 31st March 2023 (both dates inclusive).
 - 5.2. "Online Time Deposit" refers to flash offer of "Online New Fund Time Deposit" and "Online Delighted Time Deposit".
 - 5.3. Customer(s) who successfully place an "Online Time Deposit" of designated currencies (including HKD, USD and RMB) via Mobile Banking or Internet Banking of the Bank during the Promotion Period will be entitled to one lucky draw entry (the "Eligible Customers of Lucky Draw").
 - 5.4. Each Eligible Customer of Lucky Draw shall only be entitled to one draw entry of the lucky draw for each designated currency type regardless of the number of "Online Time Deposit" in same designated currency are successfully placed during the Promotion Period. Each Eligible Customer of Lucky Draw is entitled to a maximum of 3 lucky draw entries by successfully placing "Online Time Deposit" of all 3 designated currencies of HKD, USD and RMB. For all records, the Bank's records shall prevail.
 - 5.5. There will be 80 winners in the "5th Anniversary 1555 CNY Lucky Draw". Each Eligible Customer of Lucky Draw is eligible to win HK\$1,555 Cash Reward ("Cash Reward") once only within the entire Promotion Period.
 - 5.6. The Bank will conduct the Lucky Draw in April 2023 and the Eligible Customer can check the Lucky Draw Results via the Bank's website. Cash Reward will be credited to the Winner's HKD Savings or HKD Current Account in April 2023 and the Bank shall decide which account to be credited. Cash Reward will be recorded in the transaction history of the mentioned account with no prior notice. The Winner must maintain a valid HKD Savings or HKD Current Account of the Bank when the Bank credits the Cash Reward, otherwise, the Bank will cancel the eligibility to receive the Cash Reward without further notice or re-issuance.
 - 5.7. All directors and / or staffs of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the "5th Anniversary 1555 CNY Lucky Draw". If a related customer becomes the directors and/or staff of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or at a time when the Bank delivers the related rewards, the Bank will cancel his / her eligibility to receive the rewards without prior notice.
 6. The interest rates of "Daily Preferential Time Deposit" are applicable to customers who place time deposit via outlets of the Bank or Mobile Banking / Internet Banking. For Mobile Banking / Internet Banking, Customers must place time deposit by using promotion code to enjoy preferential interest rate. All interest rates of "Daily Preferential Time Deposit" are applicable to both new and existing funds.
 7. 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.
 8. 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.

#Promotion Code validity is 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 is 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.

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.