交通銀行 (香港)
BANK OF COMMUNICATIONS (HONG KONG)

定期存款推廣優惠 - 最新特惠年利率
2026 年 11 月 10 日

1.「網上定期存款」

電子渠道專享

 電子渠道	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)			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	100 萬	13 萬	50 萬	100 萬	13 萬	50 萬
1 個月	2.50%	3.55%	0.90%	2.00%	3.05%	0.45%
3 個月	3.15%	4.10%	1.35%	2.65%	3.60%	0.85%
推廣代碼#	245					

電子渠道	「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			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	100 萬	13 萬	50 萬	100 萬	13 萬	50 萬
1 個月	2.40%	3.45%	0.80%	1.90%	2.95%	0.45%
3 個月	3.05%	4.00%	1.25%	2.55%	3.50%	0.75%
推廣代碼#	246					

2.「每日特息定期存款」

電子渠道專享

電子渠道	個人客戶			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	2 萬	3 千	1 萬	2 萬	3 千	1 萬
1 個月	2.20%	3.25%	0.60%	1.70%	2.75%	0.45%
3 個月	2.85%	3.80%	1.05%	2.35%	3.30%	0.55%
6 個月	3.15%	4.05%	1.35%	2.65%	3.55%	0.85%
12 個月	3.10%	4.10%	1.30%	2.60%	3.60%	0.80%
推廣代碼#	247					

本行網點^	個人客戶			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	2 萬	3 千	1 萬	2 萬	3 千	1 萬
1 個月	2.00%	3.05%	0.45%	1.50%	2.55%	0.45%
3 個月	2.65%	3.60%	0.85%	2.15%	3.10%	0.45%
6 個月	2.95%	3.85%	1.15%	2.45%	3.35%	0.65%
12 個月	2.90%	3.90%	1.10%	2.40%	3.40%	0.60%

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**

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交通銀行 (香港)
BANK OF COMMUNICATIONS (HONG KONG)

Time Deposit Promotion - The Latest Preferential Rate (p.a.) 10 November 2026

1. "Online Time Deposit"

E-Channel Exclusive

 E-Channel	Flash Offer of "Online New Fund Time Deposit"					
	BComBEST Private / BComBEST / BOCOM FORTUNE Customers (Not applicable to Joint-named account)			Corporate Customers		
Currencies	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	1,000,000	130,000	500,000	1,000,000	130,000	500,000
1 Month	2.50%	3.55%	0.90%	2.00%	3.05%	0.45%
3 Months	3.15%	4.10%	1.35%	2.65%	3.60%	0.85%
Promotion Code#	245					

E-Channel	"Online Delighted Time Deposit"					
	BComBEST Private / BComBEST / BOCOM FORTUNE Customers			Corporate Customers		
Currencies	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	1,000,000	130,000	500,000	1,000,000	130,000	500,000
1 Month	2.40%	3.45%	0.80%	1.90%	2.95%	0.45%
3 Months	3.05%	4.00%	1.25%	2.55%	3.50%	0.75%
Promotion Code#	246					

2. Daily Preferential Time Deposit

E-Channel Exclusive

E-Channel	Personal Customers			Corporate Customers		
Currencies	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	20,000	3,000	10,000	20,000	3,000	10,000
1 month	2.20%	3.25%	0.60%	1.70%	2.75%	0.45%
3 months	2.85%	3.80%	1.05%	2.35%	3.30%	0.55%
6 months	3.15%	4.05%	1.35%	2.65%	3.55%	0.85%
12 months	3.10%	4.10%	1.30%	2.60%	3.60%	0.80%
Promotion Code#	247					

Outlets of the Bank^	Personal Customers			Corporate Customers		
Currencies	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	20,000	3,000	10,000	20,000	3,000	10,000
1 month	2.00%	3.05%	0.45%	1.50%	2.55%	0.45%
3 months	2.65%	3.60%	0.85%	2.15%	3.10%	0.45%
6 months	2.95%	3.85%	1.15%	2.45%	3.35%	0.65%
12 months	2.90%	3.90%	1.10%	2.40%	3.40%	0.60%

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.

Customer Services Hotline：223 95559

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BANK OF COMMUNICATIONS (HONG KONG)

定期存款推廣優惠之條款及細則:

1. 特惠年利率是以交通銀行（香港）有限公司（「本行」）2026 年 11 月 10 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. 「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。
6. 優惠名額有限，先到先得，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，毋須事先另行通知。本推廣條款及細則之中、英文版本如有任何歧異之處，一概以中文版本為準。
7. 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。

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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 10 November 2026 by Bank of Communications (Hong Kong) Limited (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 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. 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.
6. The quota of this offer is limited and this offer is available on a first come first served basis. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice. In case of any discrepancies between the English and Chinese versions of the terms and conditions, the Chinese version of the terms and conditions shall prevail.
7. 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. The fluctuation in the exchange rate of RMB may make a gain or loss in the event that customer converts RMB into Hong Kong dollar or other foreign currencies. 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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「限時高達 15%優惠年利率:外幣兌換定存優惠」

「限時高達 15%優惠年利率:外幣兌換定存優惠」推廣計劃條款及細則則

1. 「本行」指交通銀行(香港)有限公司。
2. 本推廣只適用於本行零售條線個人（包括單名戶及聯名戶）客戶及公司客戶。（「合資格客戶」）。
3. 本行將於客戶開立定期存款時確定最終適用的優惠年利率。如有任何爭議，本行保留最終決定權。
4. 本推廣之推廣期為 2026 年 7 月 6 日至 2026 年 12 月 31 日（包括首尾兩日）（「推廣期」）。
5. 客戶於推廣期內以本行牌價進行沽出任何貨幣買入人民幣、港幣、美元、澳元、加元、英鎊、日元及紐元(「指定貨幣」）之即時兌換（「合資格交易」），並同時以該資金開立存期為 1 星期之定期存款（「合資格定期存款」），在符合(i)或(ii)之情況下，可享最高 1 星期定期年利率 15%之優惠：
   (i) 合資格客戶透過本行網點進行上述交易; 或
   (ii) 合資格客戶透過本行流動電話銀行或網上銀行輸入下表列出之推廣代碼並進行上述交易。

客戶沽出任何貨幣 買入以下貨幣	起存金額 （存款貨幣）	7 天定期優惠年利率	推廣代碼
人民幣(RMB)	10,000	10%	700
港元(HKD)	10,000	6%	702
美元(USD)	6,000	9%	703
澳元(AUD)	8,000	15%	704
加元(CAD)	8,000	13%	705
英鎊(GBP)	4,000	15%	706
日元(JPY)	900,000	8%	707
紐元(NZD)	9,000	13%	708

6. 透過流動電話銀行或網上銀行進行的貨幣兌換單筆上限為港幣 2,000,000 元或其等值外幣。
7. 若相關交易符合同期舉行之其他推廣計劃條款及資格， 客戶可同時獲享其他推廣優惠獎賞。
8. 獎賞名額有限，額滿即止。
9. 本推廣計劃涉及的一切服務及交易紀錄，以本行之紀錄為准。任何因電腦、網路等技術問題而引致遞交的資料有延遲、遺失、錯誤、無法辨識等情況，本行無須負上任何責任。
10. 所有獎賞及優惠均不可轉讓予他人、不可退回、不可轉換其他產品或任何折扣優惠。
11. 所有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。
12. 除非文意另有所指，本推廣計劃內的所有交易金額將以港元計算。如屬非港元交易，其交易金額將根據其交易日由本行不時全權厘定的外匯兌換率折算至等值港元計算。本行保留權利修訂最終折算匯率，毋須另行通知。
13. 此推廣計劃受條款及細則約束，詳情請瀏覽本行網頁。就推廣內容，本行只提供電子版本之條款及細則。請閣下自行下載並儲存有關檔案，以作日後參考。請注意，當推廣期結束後，閣下可能無法再次於網上查閱或下載有關檔案。如閣下不同意上述安排或如有需要，請與本行網點職員聯絡。
14. 除客戶及本行外，任何人均無權根據香港法例第 623 章《合約（第三者權利）條例》強制執行本條款及細則的任何條款或享有任何條款中的利益。
15. 任何有舞弊或欺詐成份、虛假、其他未經許可、已取消、已退款或未誌賬的交易均不適用於本推廣計劃。
16. 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。
17. 就此推廣計劃、有關條款及細則的詮釋及獲取有關獎賞及優惠的資格，如有任何爭議，本行保留最終決定權。所有條款及細則的中英文版本如有任何歧異，概以中文版本為準 。

風險聲明

外幣及人民幣的風險聲明

- 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。
- 外幣匯率可能有損有關投資之價值、價格或收入。投資者在投資前應考慮稅項對該投資之影響，及應根據個別情況向獨立稅項專家尋求稅務意見。本檔並不擬指出有關投資專案可能涉及的所有風險。投資者作出任何投資決定前，敬請細閱及明白該等投資的所有發售檔，包括但不限於其所列載的風險披露聲明及風險警告。
- 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。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。
- 人民幣產品受匯率波動而產生風險。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。

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交通銀行 (香港)
BANK OF COMMUNICATIONS (HONG KONG)

"Limited-Time 15% p.a. Offer: Currency Exchange Time Deposit Promotion"

Terms and Conditions for the "Limited-Time 15% p.a. Offer: Currency Exchange Time Deposit Promotion"

1. "Bank" refers to Bank of Communications (Hong Kong) Limited.
2. This promotion is applicable solely to individual customers (including sole-name and joint-name accounts) and corporate customers under the Bank's retail segment ("Eligible Customers").
3. The final applicable preferential annual interest rate shall be determined by the Bank upon the customer's opening of the time deposit. The Bank reserves the right to make the final decision in case of any disputes.
4. Promotion Period: From 6 July 2026 to 31 December 2026 (both dates inclusive)
5. Eligible Customers who, during the Promotion Period:
   (a) Perform real-time currency exchange transactions by selling any currency to buy RMB, HKD, USD, AUD, CAD, GBP, JPY, and NZD ("Designated Currencies") at the Bank's prevailing exchange rate on the same day ("Qualifying Transaction"); and
   (b) Use such funds to open a 1-week time deposit ("Qualifying Time Deposit"), shall enjoy a preferential up to 15% p.a. interest rate for the 1-week time deposit, provided that either condition (i) or (ii) is met:
   (i) Eligible Customers conduct the above transactions via the Bank's branches; OR
   (ii) Eligible Customers conduct the above transactions via the Bank's mobile or online banking by entering promotion code.

Currency	Initial deposit amount （Deposit currency）	Interest Rate for 1-Week time deposit (p.a.)	Promotion code
RMB	10,000	10%	700
HKD	10,000	6%	702
USD	6,000	9%	703
AUD	8,000	15%	704
CAD	8,000	13%	705
GBP	4,000	15%	706
JPY	900,000	8%	707
NZD	9,000	13%	708

6. Each currency exchange transaction conducted via mobile banking or online banking is limited to a maximum of HKD 2,000,000 or its equivalent.
7. Customers may simultaneously enjoy rewards from other concurrent promotions if transactions qualify under respective terms.
8. Rewards are limited and offered on a first-come-first-served basis.
9. All service records and transaction details shall be based solely on the Bank's records. The Bank bears no liability for delays, losses, errors, or unidentifiable data due to technical issues (e.g., computer systems, networks).
10. All rewards and benefits are non-transferable, non-refundable, and non-convertible to other products, discounts, or benefits.
11. All offers and services are subject to relevant terms and conditions. Details available upon inquiry with the Bank's staff.
12. Unless otherwise specified, all transaction amounts under this promotion shall be calculated in HKD. Non-HKD transactions will be converted to HKD equivalent based on the exchange rate determined by the Bank at its sole discretion. The Bank reserves the right to revise the final conversion rate without prior notice.
13. Full terms and conditions are available on the Bank's website. Only electronic versions of the terms are provided. Customers should download and retain the document for reference. Post-promotion online access may be unavailable. Contact branch staff for assistance if needed.
14. Except for the customers and the Bank, no one shall have rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or benefit from the Terms and Conditions.
15. Transactions involving fraud, falsification, cancellation, refunds, unposted items, or unauthorized activities are ineligible.
16. The Bank reserves the right to suspend, terminate, or amend the promotion and Terms and Conditions at any time without prior notice.
17. The Bank retains final discretion regarding interpretation of these terms, eligibility for rewards, and dispute resolution. The Chinese version shall prevail in case of discrepancies.

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交通銀行 (香港)
BANK OF COMMUNICATIONS (HONG KONG)

Risk Disclosure

Risks Associated with Foreign Currencies and RMB

- 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 the customer converts the foreign currency into Hong Kong dollar or other foreign currencies.
- Exchange rate movements may adversely impact the value, price, or income of investments. Investors should consider tax implications and seek independent tax advice. This document does not disclose all potential risks.
- RMB is subject to exchange rate risk and is currently not freely convertible. The fluctuation in the exchange rate of RMB may make a gain or loss in the event that customer converts RMB into Hong Kong dollar or other foreign currencies. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restrictions and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.
- RMB products carry exchange rate risks. Converting RMB to HKD or other currencies may result in gains or losses due to RMB exchange rate fluctuations.

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