

18 September 2025

BOCHK adjusts its Hong Kong Dollar prime rate and savings deposit rate

Bank of China (Hong Kong) Limited announces that with effect from 22 September 2025 (Monday), its Hong Kong Dollar (“HKD”) prime rate will be adjusted from 5.25% p.a. to 5.125% p.a. while its HKD savings deposit rate will be adjusted from 0.25% p.a. to 0.125% p.a. Under the latest tiered interest rate structure for HKD savings accounts, the following rates^{Note} will apply:

Daily Account Balance (HKD)	Interest Rate (p.a.)
\$5,000 or above	0.125%
Below \$5,000	0%

Bonus Scheme: Savings accounts with a daily account balance of HKD1,000,000 or above will enjoy an additional bonus rate of 0.001% p.a.

Note: The aforementioned HKD savings deposit rates are applicable to personal customers only. For savings deposit rates applicable to non-personal customers such as corporates, please visit www.bochk.com for details.

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