中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

Press Release | 新 聞 稿

30 October 2025

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

Bank of China (Hong Kong) Limited announces that with effect from 3 November 2025 (Monday), its Hong Kong Dollar ("HKD") prime rate will be adjusted from 5.125% p.a. to 5% p.a. while its HKD savings deposit rate will be adjusted from 0.125% p.a. to 0.001% 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	0.001%
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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