

29 January 2026

BOCHK's Hong Kong Dollar interest rates remain unchanged

Bank of China (Hong Kong) Limited announces that its Hong Kong Dollar (“HKD”) prime rate and savings deposit rate **remain unchanged** at 5% p.a. and 0.001% p.a. respectively. Under the 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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