

- ☑ 貨幣：人民幣
Currency: RMB
- ☑ 存期：1、2、3、6 及 12 個月
Tenor : 1、2、3、6 & 12 months
- ☑ 金額：人民幣 20,000 元
Amount: RMB 20,000
- ☑ 適用資金：現有資金
Applicable funds : Existing fund

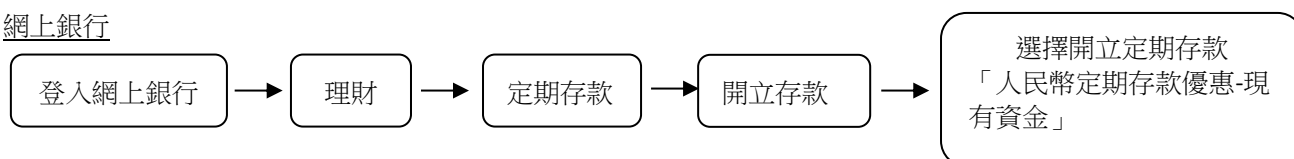
特優人民幣定期存款年利率¹

個人銀行客戶以人民幣 2 萬元或以上開立定期存款，可享特優存款年利率^{2,3}如下：

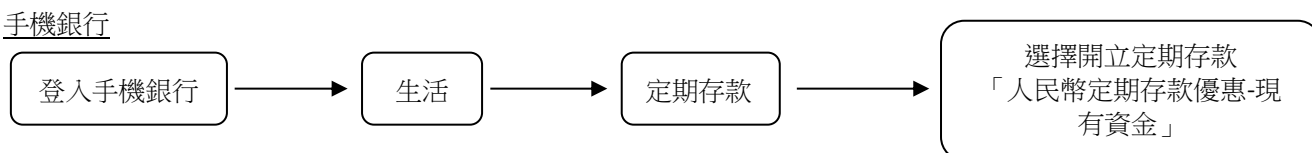
貨幣	年利率				
	1個月	2個月	3個月	6個月	12個月
人民幣	1.35%	1.60%	2.10%	2.20%	2.30%

請登入網上銀行即時開立人民幣定期存款，方便快捷：

網上銀行



手機銀行



優惠名額有限，先到先得，額滿即止。請即行動，早日實現財富增值的目標！

個人客戶熱線：(852) 3988 2388 www.bochk.com



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推廣優惠條款及細則：

1. 本優惠推廣期為 2018 年 8 月 1 日起，直至另行通知。
2. 以上人民幣定期存款特優年利率是以中國銀行（香港）有限公司（「本行」）2018 年 8 月 1 日公佈的人民幣定期存款年利率為示例，僅供參考之用，實際年利率將根據本行不時公佈者為準。
3. 人民幣定期存款年利率優惠只適用於本行客戶在推廣期內透過本行屬下任何一家分行、網上銀行、手機銀行或專人接聽電話銀行服務開立人民幣 2 萬元或以上之 1、2、3、6 或 12 個月人民幣定期存款（「合資格定期存款」）。

一般條款及細則：

- 每筆定期存款只可享上述各推廣優惠一次，日後續期的利率將根據本行不時公佈的利率為準。
- 定期存款須於香港銀行營業日敘做，星期六、日及公眾假期不屬銀行營業日，合資格定期存款及/或利息將於下一個銀行營業日存入有關存款賬戶。
- 專人接聽電話銀行服務只適用於指定交易金額的特選客戶，詳情請向本行職員查詢。
- 上述優惠只適用於個人銀行客戶。
- 上述優惠不可與其他非列於本宣傳品的優惠同時使用。
- 上述優惠名額有限，額滿即止。
- 有關上述優惠的詳情，及相關條款及細則，請向本行職員查詢。
- 本行保留隨時修訂、暫停及取消上述產品、服務及推廣優惠及修訂其條款及細則的酌情權，毋須事先通知客戶。
- 如有任何爭議，本行保留最終決定權。
- 如本宣傳品之中、英文版本有任何歧異，一概以中文版本為準。

風險聲明：

- 外幣投資受匯率波動的影響而可能產生獲利及虧損風險。如將外幣兌換為港幣或其他外幣時，可能受外幣匯率的變動而蒙受虧損。
- 人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。
- 目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣（離岸）匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。



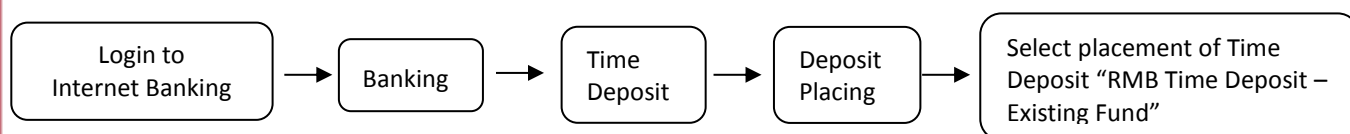
Preferential RMB time deposit interest rate¹

Personal banking customers who place RMB20,000 or above time deposit can enjoy the following preferential deposit interest rates (p.a.)^{2,3} :

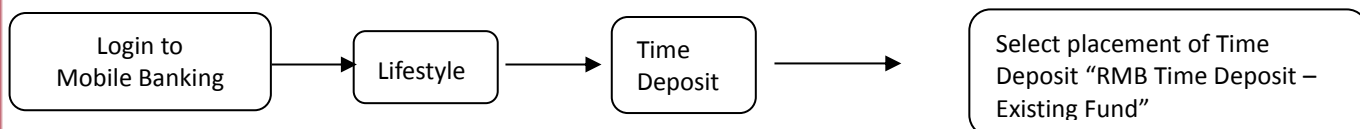
Currency	Interest rates (p.a.)				
	1 month	2 month	3 month	6 month	12 month
RMB	1.35%	1.60%	2.10%	2.20%	2.30%

Set up RMB time deposit now via Internet Banking with just a few clicks:

Internet Banking



Mobile Banking



Offers are available on a first-come-first-served basis. Act now! Make the most of every opportunity to grow your wealth.

Personal Customer Hotline : (852) 3988 2388 www.bochk.com



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Promotion Terms and conditions:

1. The promotion period is from 1 August 2018 to until further notice.
2. Funds that deposited via cashier's order, cheques and transfers or remittance from banks within BOCHK Group will not be considered as "new funds". For the definition of "new funds", please contact the staff of Bank of China (Hong Kong) Limited ("the Bank"). In case of disputes, the Bank has the sole discretion to determine the definition of "new funds".
3. The above RMB and foreign currencies time deposit preferential interest rates are based on the interest rates of RMB and foreign currencies time deposits quoted on 1 August 2018 by the Bank and are for reference only. The actual interest rates will be subject to the quotes by the Bank from time to time.
4. To be eligible for the RMB and foreign currencies time deposit interest rate offer, during the promotion period, customers should i) place the time deposit of RMB20,000 or above or equivalent HKD 20,000 or above with new funds or conversion of existing funds at any of the branches or via Manned Phone Banking Services of the Bank; or (ii) place the time deposit of RMB20,000 or above or equivalent HKD 20,000 or above with conversion of existing funds via Internet Banking or Mobile Banking of the Bank (the "Eligible Time Deposit").
5. Currency exchange offer is only applicable to personal banking customers. To enjoy the offer, customers should exchange HKD for RMB and specific foreign currencies at the telegraphic transfer rate and simultaneously place the designated time deposit as mentioned in the first offer during the promotion period. In addition, customers should maintain their valid debit and credit accounts with the Bank.

General Terms and Conditions:

- The preferential interest rate is a one-off privilege for each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by the Bank from time to time.
- Time deposits should be set-up on banking business days of Hong Kong. Saturdays, Sundays and Public Holidays are not banking business day. The Eligible Time Deposit and/or the interests will be credited to the relevant savings accounts on the next banking business day.
- Manned Phone Banking Services are only applicable to selected customers with designated transaction amount. For details, please contact the Bank's staff.
- The above offers are only applicable to personal banking customers.
- The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- The above offers are available while quota lasts.
- For details of the above offers, and the relevant terms and conditions, please contact the Bank's staff.
- The Bank reserves the right to amend, suspend and terminate the above products, services and promotional offers and to amend the terms and conditions at any time at its sole discretion without prior notice to customers.
- In case of any dispute(s), the decision of the Bank shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.

Risk Disclosure:

- RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.
- (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.
- Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.



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