

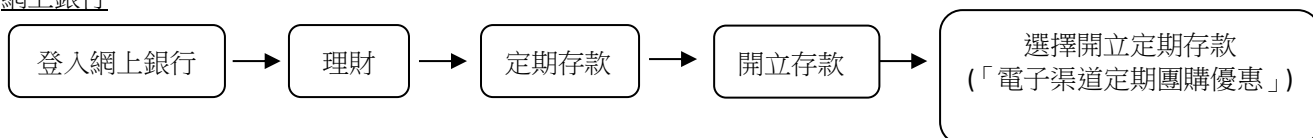
## 電子渠道定期團購優惠<sup>1</sup>

「智盈理財」及「自在理財」客戶經網上銀行或手機銀行開立等值港元 5 萬元或以上定期存款，可享特優存款年利率<sup>2,3</sup>如下：

定期存款金額		存期			
貨幣	金額分層	1個月	3個月	6個月	12個月
人民幣	等值港元 5 萬或以上-50 萬以下	1.10%	1.85%	1.95%	2.05%
	等值港元 50 萬或以上	1.20%	1.95%	2.05%	2.15%

請登入網上銀行或手機銀行即時開立以上定期存款，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](http://www.bochk.com)



中國銀行(香港)  
BANK OF CHINA (HONG KONG)

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推廣優惠條款及細則：

1. 本優惠推廣期為 2019 年 2 月 13 日起，直至另行通知。
2. 以上定期存款特優年利率是以中國銀行(香港)有限公司(「本行」)在 2019 年 2 月 13 日公佈的人民幣定期存款年利率為示例，僅供參考用途，實際年利率將根據本行不時公佈的為準。
3. 人民幣定期存款年利率優惠只適用於本行「智盈理財」或「自在理財」客戶在推廣期內透過本行網上銀行或手機銀行開立等值港元 5 萬元或以上的定期存款

一般條款及細則：

- 每筆定期存款只可享上述各推廣優惠利率一次，日後續期的利率將根據本行不時公佈的利率為準。
- 上述優惠只適用於個人客戶。
- 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而毋須事先通知。
- 如有任何爭議，本行保留最終決定權。
- 如本宣傳品的中、英文版本有任何歧異，一概以中文版本為準。

風險聲明：

- 人民幣 / 外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 / 外幣兌換為港幣或其他外幣時，可能受人民幣 / 外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。



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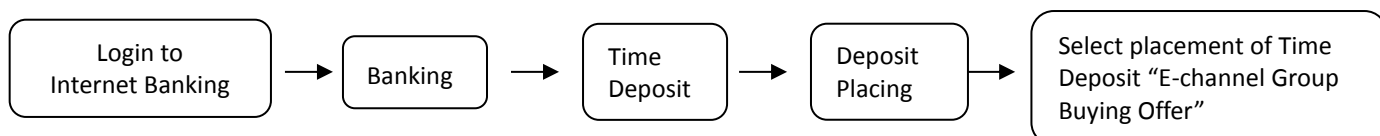
## E-channel Group Buying Offer<sup>1</sup>

**Enrich Banking, i-Free Banking** customers who place equivalent to HKD50,000 or above time deposit via internet banking or mobile banking, can enjoy the following preferential deposit interest rates (p.a.)<sup>2,3</sup>:

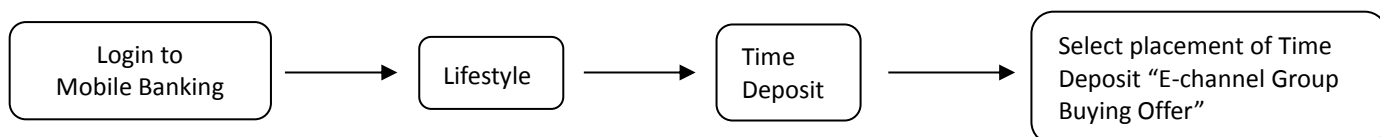
Time Deposit Amount		Tenor			
Currency	Tier	1-month	3-month	6-month	12-month
RMB	equivalent to HKD50,000 - below HKD500,000	1.10%	1.85%	1.95%	2.05%
	equivalent to HKD500,000 or above	1.20%	1.95%	2.05%	2.15%

Set up time deposit now via Internet Banking or Mobile 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](http://www.bochk.com)**



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Promotion Terms and conditions:

1. The promotion period is from 13 February 2019 to until further notice.
2. The above time deposit preferential interest rates are based on the interest rates of RMB time deposit quoted on 13 February 2019 by Bank of China (Hong Kong) Limited ("the Bank") and are for reference only. The actual interest rates will be subject to the quotes by the Bank from time to time.
3. To be eligible for the RMB time deposit interest rate offer, during the promotion period, **Enrich Banking** or **i-Free Banking** customers should place the time deposit of equivalent to HKD50,000 or above via Internet Banking or Mobile Banking of 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.
- The above offers are only applicable to personal 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 on a first-come-first-serve basis.
- 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 / Foreign currencies investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB / foreign currencies may result in losses in the event that the customer converts RMB / foreign currencies into HKD or other foreign currencies.
- 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.



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