

「私人財富」 / 「中銀理財」客戶專享 港元新資金特優定期存款高達1.7%年利率

「私人財富」 / 「中銀理財」客戶經中國銀行(香港)有限公司(「中銀香港」)網上銀行或手機銀行以「合資格新資金結餘」開立港元1萬元或以上定期存款，可享特優存款年利率如下：

存期	6個月
港元	1.7%

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！

受條款約束

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：

- 本優惠推廣期為 2022年7月23日起，直至另行通知。
- 「私人財富」 / 「中銀理財」客戶在推廣期內透過中國銀行(香港)有限公司(「中銀香港」)網上銀行或手機銀行以「合資格新資金結餘」開立港元1萬元或以上的定期存款，方可享特優存款年利率如下：

存期	6個月
港元	1.7%

- 「合資格新資金結餘」是指客戶之即時存款總值與上月月底同一貨幣存款總值對比所增加之金額，扣減當月內同一貨幣已享用所有新資金優惠之定期累計本金金額。定期新資金優惠只適用於單名戶。所有由單名戶持有的同一貨幣種類的儲蓄、支票及定期存款均會計算在內。如對「合資格新資金結餘」的定義有任何爭議，中銀香港保留最終決定權。
- 以上定期存款特優年利率是以中銀香港在2022年7月23日公佈的定期存款年利率為示例，僅供參考用途，實際年利率將根據中銀香港不時公佈的為準。

一般條款：

- 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中銀香港不時公佈的利率為準。
- 存款不可在到期前提取。就通知存款而言，「到期」指您與本行議定的通知期屆滿。**中銀香港可准許提早提取存款，但您須承擔中銀香港的損失、開支及收費(金額由中銀香港決定)。即使准許提早提取存款，存款將無任何利息。**存款利息只會在到期時支付。原應在非營業日(如星期六、日及公眾假期)到期的存款將在下一個營業日到期。
- 若中銀香港酌情允許客戶在到期前內提取有關定期存款，客戶將不獲得任何利息，並須按照下列計算方式繳付手續費(取其高者)，最低手續費為港幣 200 元：
 - 定期存款本金 x [(最優惠利率* - 2.50%) - 定期存款年利率] x 尚餘到期日數 / 一年總日數
 - 定期存款本金 x (同業拆息拆出利率* - 定期存款年利率) x 尚餘到期日數 / 一年總日數*有關利率將按中銀香港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，先到先得，額滿即止。
- 上述產品、服務與優惠受有關條款約束，請即下載備份供日後參考。詳情請參閱相關宣傳品或向中銀香港職員查詢。
- 中銀香港保留隨時修訂、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，中銀香港保留最終決定權。
- 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。



您的最佳選擇
YOUR PREMIER BANK

Up to 1.7% p.a HKD New Fund Preferential Time Deposit Interest Rate Exclusively for Private Wealth / Wealth Management Customer

Private Wealth / Wealth Management customers who place time deposit with “Eligible New Fund Balance” of HKD10,000 or above via internet banking or mobile banking of Bank of China (Hong Kong) Limited (“BOCHK”), can enjoy the following preferential deposit interest rates (p.a.):

Currency	6-month
HKD	1.7%

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

Terms and conditions apply.

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



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Promotion Terms and Conditions:

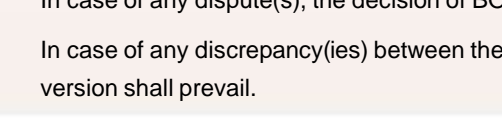
- The promotion period is from 23 July 2022 to until further notice.
- Private Wealth / Wealth Management customers should place the time deposit with “Eligible New Fund Balance” of HKD10,000 or above via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited (“BOCHK”).

Currency	6-month
HKD	1.7%

- “Eligible New Fund Balance” refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of “Eligible New Fund Balance”. In case of any dispute on the definition of “Eligible New Fund Balance”, the decision of BOCHK shall be final.
- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 23 July 2022 by BOCHK and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.

General Terms:

- 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 BOCHK from time to time.
- Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. **BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted.** Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.
- If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD\$200:
 - Time Deposit Principal x [(Prime Rate* - 2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year
 - Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year*Subject to the rate as quoted by BOCHK 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.
- The above products, services and offers are subject to the relevant terms. Please download a backup for reference. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOCHK 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 BOCHK shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.



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