

靈活提款 兼享人民幣定期高息

中國銀行(香港)有限公司(「中銀香港」)靈活高息定期存款，與一般定期存款不同，為您提供特優定期存款利率，讓您可於到期日前隨時提款，靈活方便。

於推廣期內，透過中銀香港網上銀行或手機銀行以「合資格新資金結餘」人民幣1萬元或以上開立6個月的「人民幣靈活高息定期存款」，可享特優年利率如下：

實際存款天數	對應存款期	人民幣定期存款年利率
1個月至少於3個月	1個月	1.00%
3個月至少於6個月	3個月	1.50%
至存款到期日	6個月	2.00%

推廣期：由2022年1月3日至2022年3月31日
優惠名額有限，先到先得，額滿即止。

個人客戶熱線：(852) 3988 2388 www.bochk.com

受條款約束。以上為2022年1月3日公佈的特優定期存款年利率，僅供參考。客戶可向中銀香港職員查詢最新定期存款年利率。



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推廣優惠條款及細則：

- 本優惠推廣期為2022年1月3日至2022年3月31日，包括首尾兩天(「推廣期」)。
- 以上定期存款特優年利率是以中國銀行(香港)有限公司(「中銀香港」)在2022年1月3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。
- 已選用綜合理財服務的個人銀行客戶在推廣期內透過中銀香港網上銀行或手機銀行以「合資格新資金結餘」人民幣1萬元或以上開立6個月的「人民幣靈活高息定期存款」(「合資格客戶」)，方可享以上的特優年利率。
- 「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。
- 合資格客戶可於開立「人民幣靈活高息定期存款」起1個月(「最短存款期」)後的任何一個銀行營業日透過網上銀行或中銀香港屬下任何一家分行提取部分或全部存款。提前提取款項的利息，將按「實際存款天數」(即由「人民幣靈活高息定期存款」起息日起計算至提取款項的前一天)的對應存款期及相關年利率計算(各對應存款期的年利率及有關起息日期會於開立定期存款時協定，並將顯示於定期存款確認通知的「存款利率概要」部分)，有關利息將於提取存款時一併存入合資格客戶的指定賬戶內。如合資格客戶於「最短存款期」內提取存款，將不獲享任何利息，中銀香港並保留徵收費用的權利。合資格客戶可於「最短存款期」後多次提取部分存款，惟須符合以下每次最低提款金額及提款後的最低剩餘本金要求：

每次最低提款金額(人民幣)	1,000
最低剩餘本金(人民幣)	1,000

一般條款及細則：

- 每筆定期存款只可享有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」指您與中銀香港議定的通知期屆滿。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最短存款期(只適用於靈活高息定期存款)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。
- 上述產品、服務與優惠受有關條款約束，詳情請參閱相關宣傳品或向中銀香港分行職員查詢。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。
- 客戶需自行支付使用及/或下載中銀香港流動應用程式及/或手機銀行及/或網上銀行所產生的相關數據費用。
- 瀏覽人士使用中銀香港手機/網上銀行及/或流動應用程式即表示同意中銀香港於中銀香港手機/網上銀行及/或流動應用程式不時所載之免責聲明及政策。
- 請透過官方軟件應用商店或中銀香港網頁下載流動應用程式，並注意搜尋的識別字樣。

風險聲明：

- 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。



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Maximize Time Deposit Return with Flexible Fund Withdrawal

Unlike conventional time deposits, Bank of China (Hong Kong) Limited ("BOCHK") RMB Flexi Time Deposit gives you the flexibility to withdraw fund prior to maturity while enjoying preferential time deposit interest rate.

By simply placing a 6-month RMB Flexi Time Deposit with "Eligible New Fund Balance" of RMB10,000 or above via internet banking or mobile banking of Bank of China (Hong Kong) Limited ("BOCHK"), can enjoy preferential interest rate as below:

Numbers of Actual Deposit Days	Corresponding Deposit Period	RMB Interest Rates (p.a.)
1 month – less than 3 months	1-month	1.0%
3 months – less than 6 months	3-month	1.5%
Until the maturity	6-month	2.0%

Promotion period: From 3 January 2022 until 31 March 2022

Offers are limited on first come first serve basis.

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

Offers are subject to terms. The above annual interest rate of preferential time deposit published on 3 January 2022 is for reference only. Customers may check the latest rates with BOCHK staff.



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Terms and Conditions of the Promotional Offers:

- The promotion period is from 3 January 2022 to 31 March 2022, both dates inclusive ("Promotion Period").
- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 3 January 2022 by Bank of China (Hong Kong) Limited ("BOCHK") and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.
- During the promotion period, Personal customers who have taken up Integrated Account Service and place a 6-month "RMB Flexi Time Deposit Offer" with "Eligible New Fund Balance" RMB\$10,000 or above via Internet Banking or Mobile Banking of BOCHK ("Eligible Customers"), can enjoy the above preferential time deposit interest rate offer.
- "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.
- Eligible Customers can partially or fully withdraw the principal of RMB Flexi Time Deposit on any banking business days via Internet Banking or any branches of BOCHK after 1-month from the placement date of RMB Flexi Time Deposit (the "Minimum Deposit Period"). The interest of the withdrawal amount will be calculated on the basis of the Corresponding Deposit Period and the relevant interest rates of the Number of Actual Deposit Days (i.e. from the value date of RMB Flexi Time Deposit till the date prior to the withdrawal) (the interest rates of each Corresponding Deposit Period and the relevant value date will be determined at the time of placement and will be shown in the "Interest Rate Summary" section of the Deposit Confirmation). The interest will be credited to the Eligible Customer's designated account at the time of withdrawal. If the Eligible Customer withdraws the deposit prior to the Minimum Deposit Period, no interest will be given and BOCHK reserves the right to levy charges. Eligible Customers can partially withdraw the deposit for multiple times after the Minimum Deposit Period, but must fulfill the following requirements on minimum amount of each withdrawal and the minimum remaining principal:

Minimum amount of each withdrawal (RMB)	1,000
Minimum remaining principal (RMB)	1,000

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 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 within minimum deposit period (only applicable to Flexi Time Deposit), 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 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 on a first-come-first-serve basis.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact our branch staff.
- 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.
- The customer is responsible for paying the relevant data costs incurred by using and / or downloading the BOCHK mobile application and / or mobile banking and / or online banking.
- By using BOCHK Mobile / Online Banking and / or Mobile App, the viewers agree to the disclaimer and policy of BOCHK on BOCHK Mobile / Online Banking and / or Mobile App from time to time.
- Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.

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.
- 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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