

特選出糧戶
尊享高息定期存款
盡享靈活彈性

中銀香港全新推出靈活高息定期存款，與一般定期存款不同，為特選出糧戶提供特優定期存款利率，亦讓您可於到期日前隨時提款，靈活方便。

於推廣期內，特選出糧戶透過中國銀行(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3個月的「靈活高息定期存款(特選出糧戶)」，可享特優年利率如下：

實際存款天數	對應存款期	港元 定存年利率	美元 定存年利率
1個月至少於2個月	1個月	2.0%	2.0%
2個月至少於3個月	2個月	3.0%	3.2%
至存款到期日	3個月	3.9%	4.2%

請即行動！早日實現財富增值目標！

推廣期：由即日起至2023年12月31日(名額有限，額滿即止)
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2023年10月1日至2023年12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2023年10月1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。
- 客戶必須在定期存款推廣期內符合以下條件方可享指定定期存款優惠(「合資格客戶」)：
 - 必須為選用中銀香港「發薪服務」之特選客戶及；
 - 透過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10萬元/美元1.5萬元或以上的「靈活高息定期存款(特選出糧戶)」。
- (i) 合資格客戶可於開立靈活高息定期存款第1個月(「最短存款期」)起的任何一個銀行營業日透過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。(ii) 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：

總存期: 3個月	港元	美元
最低開立金額	港元100,000	美元15,000
每次最低提款金額	港元10,000	美元1,000
最低剩餘本金	港元100,000	美元15,000

- 「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。

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。
- 定期存款須於香港銀行營業日敘做。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。存款利息只會於到期時支付。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* - 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。
- 如本宣傳品中的中、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。



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Selected Payroll Customers
Enjoy a preferential and flexible time deposit

Unlike conventional time deposits, the newly-launched Flexi Time Deposit gives Selected Payroll Customers the flexibility to withdraw fund prior to maturity while enjoying preferential time deposit interest rate.

Selected Payroll Customers who place 3-month "Flexi Time Deposit (Selected Payroll Customer)" with "Eligible New Fund Balance" via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited ("BOCHK") during the Promotion Period, can enjoy preferential interest rate as below:

Numbers of Actual Deposit Days	Corresponding Deposit Period	HKD Interest rates (p.a.)	USD Interest rates (p.a.)
1 month – less than 2 months	1-month	2.0%	2.0%
2 months – less than 3 months	2-month	3.0%	3.2%
Until the maturity	3-month	3.9%	4.2%

Act now! Make the most of every opportunity to grow your wealth!

Promotion Period: From now until 31 December 2023
(Offers are available on a first-come-first-served basis)

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



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Terms and Conditions of the Promotional Offers:

- The promotion period is from 1 October 2023 to 31 December 2023, both dates inclusive ("Promotion Period").
- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 1 October 2023 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.
- Customers must fulfill the following requirements to enjoy the designated time deposit offer within the Promotion Period of Time Deposit ("Eligible Customers"):
 - Must be selected personal customers who take up Payroll Service; and
 - Place a "Flexi Time Deposit (Selected Payroll Customer)" with "Eligible New Fund Balance" of HK\$100,000 / US\$15,000 or above via Internet Banking or Mobile Banking of BOCHK.
- (i) Eligible Customers can partially or fully withdraw the principal of Flexi Time Deposit on any banking business days via any branches of BOCHK after 1 month from the placement date of 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 HKD 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. (ii) 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:

Tenor: 3 months	HKD	USD
Minimum Time Deposit Opening Amount	HK\$100,000	US\$15,000
Minimum amount of each withdrawal	HK\$10,000	US\$1,000
Minimum remaining principal	HK\$100,000	US\$15,000

- "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.

General Terms and Conditions:

- The preferential interest rate is a time-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.
- Time deposits should be set-up on banking business days of Hong Kong. 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 HKD200:
 - Time Deposit Principal x (Prime Rate* - 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 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 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.

Risk Disclosure:

- 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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