

特優港元定期存款

於推廣期內¹，已選用綜合理財服務的個人銀行客戶透過兌換現有外幣資金開立等值港幣5萬元或以上的7天/1個月「特優港元定期存款(以外幣兌換)」²，可享以下港元特優定期存款年利率！

存款期	特優定期存款年利率
7天	8%
1個月	4%

推廣期：由2024年3月28日至2024年6月29日。(名額有限，額滿即止)
請即行動！早日實現財富增值目標！

個人客戶熱線：+852 3988 2388 www.bochk.com



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優惠條款：

- 本優惠推廣期為2024年3月28日至2024年6月29日，包括首尾兩天(「推廣期」)。
- 已選用綜合理財服務的個人銀行客戶在推廣期內透過中國銀行(香港)有限公司(「中銀香港」)分行、專人接聽電話銀行服務、網上銀行或手機銀行透過兌換現有外幣資金並同時開立等值港幣5萬元或以上、存期為7天/1個月的「特優港元定期存款(以外幣兌換)」(「合資格定期存款」)，方可獲享特優定期存款年利率。

一般條款：

- 本宣傳品的特優定期存款年利率是根據中銀香港2024年3月28日公佈的定期存款年利率為示例，僅供參考，實際年利率將根據中銀香港不時公佈的為準。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為準。
- 定期存款須於香港銀行營業日繳做。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* - 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。
- 專人接聽電話銀行服務只適用於特選客戶，詳情請向中銀香港職員查詢。
- 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、暫停或取消上述產品、服務與優惠以及修訂有關條款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。
- 如本宣傳品的中、英文版本有任何歧異，概以中文版本為準。

風險聲明：

- 外幣/人民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/人民幣兌換為港幣或其他外幣時，可能受外幣/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。客戶應事先考慮及瞭解因此在人民幣資金方面可能受到的影響。



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Preferential HKD Time Deposit Offer

Upon placing a 7-day / 1-month "Preferential HKD Time Deposit Offer(Exchange Fund)" of equivalent HK\$50,000 or above with conversion of funds during the promotion period¹, personal banking customers who have taken up Integrated Account Service can enjoy the following preferential time deposit interest rates !

Deposit Tenor	Preferential time deposit interest rate (p.a.)
7-day	8%
1-month	4%

Promotion Period: From 28 March 2024 to 29 June 2024

(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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Terms of the Promotional Offers:

- The promotion period is from **28 March 2024 to 29 June 2024, both dates inclusive** ("Promotion Period").
- To enjoy the preferential time deposit interest rate offers, personal banking customers who have taken up Integrated Account Service should place a 7-day / 1-month "Preferential HKD Time Deposit Offer(Exchange Fund)" of equivalent HK\$50,000 or above with conversion of funds via branches, Manned Phone Banking Services, Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited ("BOCHK") during the Promotion Period ("Eligible Time Deposit").

General Terms:

- The preferential time deposit interest rates in this promotion material are quoted based on the interest rates of time deposits published on 28 March 2024 by BOCHK and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time. The preferential interest rates are one-off privileges for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes 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.**
- 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 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 are only applicable to Personal Banking Customers.
- Manned Phone Banking Services are only applicable to selected customers with designated transaction account. For details, please contact our branch staff.
- 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.

Risk Disclosure:

- Foreign currency / RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency / RMB may result in losses in the event that customer converts the foreign currency / RMB into Hong Kong dollar 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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