

特優人民幣及外幣定期存款

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資金開立7天或1個月「特優人民幣及外幣定期存款」，可享以下精彩優惠！

1. 人民幣及外幣兌換優惠²

透過分行、網上銀行、手機銀行或專人接聽電話銀行服務以港元兌換指定貨幣，並同時開立7天或1個月「特優人民幣及外幣定期存款」，可享以下兌換優惠：

指定外幣	「中銀理財」客戶	「智盈理財」客戶	「自在理財」客戶
英鎊	60點子	30點子	--
澳元、紐元、加元、美元	20點子	10點子	--
人民幣 (只適用於客戶買入)	20點子	10點子	10點子

2. 特優定期存款年利率優惠

以兌換資金開立7天或1個月「特優人民幣及外幣定期存款」³，可享以下特優定期存款年利率！

特優定期存款年利率	澳元	紐元	英鎊	加元	人民幣	美元
7天	7.80%	7.80%	8.80%	8.80%	6.80%	5.30%
1個月	2.00%	2.00%	2.00%	2.30%	3.50%	1.00%

推廣期：由即日起至2021年3月31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2021年1月9日至2021年3月31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(「本行」)分行、網上銀行、手機銀行或專人接聽電話銀行服務，兌換上述指定外幣並同時開立「特優人民幣及外幣定期存款」，方可獲享此兌換優惠。此優惠不適用於外幣現鈔兌換及透過「中銀企業網上銀行」進行的外幣兌換。
- 已選用綜合理財服務的個人銀行客戶在推廣期內透過本行分行、專人接聽電話銀行服務、網上銀行或手機銀行以兌換資金所開立等值港幣5萬元或以上、存期為7天 / 1個月的「特優人民幣及外幣定期存款」(「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本行2021年1月9日公佈的定期存款年利率為示例，僅供參考，實際年利率將根據本行不時公佈的為準。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本行不時公佈的為準。
- 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」指您與本行議定的通知期屆滿。本行可准許提早提取存款，但您須承擔本行的損失、開支及收費(金額由本行決定)。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。
- 若本行情況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*有關利率將按本行不時公佈的利率為準。
- 專人接聽電話銀行服務只適用於特選客戶，詳情請向本行職員查詢。
- 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、服務與優惠受有關條款約束，詳情請向本行職員查詢。
- 本行保留隨時修訂、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，本行保留最終決定權。
- 如本宣傳品之中、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 RMB and Foreign Currencies Time Deposit Offer

Upon placing 7-day / 1-month Preferential RMB and FX Time Deposit with conversion of funds during the promotion period¹, Personal Banking Customers who have taken up Integrated Account Service can enjoy the following fabulous offers!

1. Currency Exchange Offer²

By converting Hong Kong dollars into the designated currencies via branches, Internet Banking, Mobile Banking or Manned Phone Banking Services and placing a 7-day / 1-month Preferential RMB and FX Time Deposit at the same time, you can enjoy exchange offer as below:

Designated currencies	Wealth Management customers	Enrich Banking customers	i-Free Banking customers
GBP	60 pips	30 pips	--
AUD, NZD, CAD, USD	20 pips	10 pips	--
CNY (only applicable to customers buying the currency)	20 pips	10 pips	10 pips

2. Preferential Time Deposit Interest Rate Offer

Simply by placing a 7-day / 1-month Preferential RMB and FX Time Deposit³ with conversion of funds, you can enjoy preferential time deposit interest rates.

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	CNY	USD
7-day	7.80%	7.80%	8.80%	8.80%	6.80%	5.30%
1-month	2.00%	2.00%	2.00%	2.30%	3.50%	1.00%

Promotion Period: From now until 31 March 2021
(Offers are available on a first-come-first-served basis)
Act now! Make the most of every opportunity to grow your wealth!

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Terms of the Promotional Offers:

- The promotion period is from 9 January 2021 to 31 March 2021, both dates inclusive ("Promotion Period").
- To enjoy this currency exchange offer, Personal Banking Customers who have taken up Integrated Account Service should convert the above mentioned designated currencies via any branch, Internet Banking, Mobile Banking or Manned Phone Banking Services of Bank of China (Hong Kong) Limited ("the Bank") and place the Preferential RMB and FX Time Deposit at the same time during the Promotion Period. This offer is not applicable to online currency banknotes exchange and the currency exchange transactions conducted via "Corporate Banking Services Online".
- 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 RMB and FX Time Deposit of Equivalent HKD50,000 or above with conversion of funds via branches, Manned Phone Banking Services, Internet Banking or Mobile Banking of the Bank 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 9 January 2021 by the Bank and are for reference only. The actual interest rates will be subject to the quotes by the Bank 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 the Bank 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 will refer to the expiry of your notice of the agreed period to the Bank. The Bank may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by the Bank). 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 the Bank 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 the Bank from time to time.
- Manned Phone Banking Services are only applicable to selected customers. For details, please contact the Bank's staff.
- The above offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The above offers are available on a first-come-first-served basis.
- The above products, services and offers are subject to the relevant terms. For details, please contact the staff of the Bank.
- The Bank reserves the right to amend, suspend and terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion 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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