

特優人民幣定期存款優惠

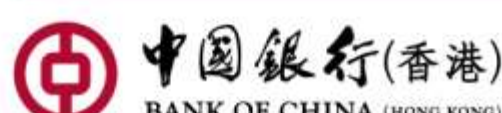
於推廣期內¹，特選客戶透過中國銀行(香港)有限公司(「中銀香港」)網上銀行、手機銀行或專人接聽電話銀行服務以兌換資金同時開立人民幣1萬元或以上定期存款 - 「特優人民幣定期存款」，可享特優存款年利率如下：

存期	特優人民幣定期存款年利率
7天	11%
1個月	3.8%

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！

優惠受條款約束。

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10月3日至12月31日，包括首尾兩天(「推廣期」)。
- 本優惠只適用於收到此宣傳品的特選客戶，詳情請向中國銀行(香港)有限公司(「中銀香港」)職員查詢。
- 特選客戶於推廣期內成功透過中銀香港網上銀行、手機銀行或專人接聽電話銀行服務兌換人民幣，並同時開立人民幣1萬元或以上的「特優人民幣定期存款」，方可享特優存款年利率如下：

存期	特優人民幣定期存款年利率
7天	11%
1個月	3.8%

- 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。
- 以上定期存款特優利率是以中銀香港在2022年10月3日公佈的定期存款年利率為示例，僅供參考用途，實際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。

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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Preferential RMB Time Deposit

During the promotion period¹, Selected customers who place a time deposit - "Preferential RMB Time Deposit" with conversion of funds of RMB10,000 or above via Internet Banking, Mobile Banking or Manned Phone Banking Services of Bank of China (Hong Kong) Limited ("BOCHK") at the same time, can enjoy the following preferential deposit interest rates (p.a.):

Tenor	Preferential RMB time deposit interest rate (p.a.)
7-day	11%
1-month	3.8%

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 3 October 2022 to 31 December 2022, both dates inclusive ("Promotion Period").
- This offer is only applicable to the selected customers who receive this promotion material. For details, please contact the staff of Bank of China (Hong Kong) Limited ("BOCHK").
- Selected customers who place a time deposit - "Preferential RMB Time Deposit" with conversion of funds of RMB10,000 or above via Internet Banking, Mobile Banking or Manned Phone Banking Services of Bank of China (Hong Kong) Limited ("BOCHK") at the same time, can enjoy the following preferential deposit interest rates (p.a.):

Tenor	Preferential RMB time deposit interest rate (p.a.)
7-day	11%
1-month	3.8%

- This offer is not applicable to foreign currency banknotes exchange and the currency exchange transactions conducted via "Corporate Banking Services Online".

- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 3 October 2022 by BOCHK and refer for reference only. The actual interest rates will be subject to 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.

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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