

特選客戶特優定期存款優惠 年利率高達3.8%

於推廣期內，特選客戶透過中國銀行(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」港幣1萬元 / 美元1仟元 / 人民幣1萬元或以上開立「特選客戶特優定期存款」，可享特優存款年利率如下：

貨幣	存期		
	3個月	6個月	12個月
港元	3.50%	3.40%	-
美元	3.80%	3.80%	3.50%
人民幣	1.45%	1.50%	1.60%

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

優惠受條款約束。以上為2024年6月29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。



您的最佳選擇
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推廣優惠條款及細則：

- 本優惠推廣期為2024年6月29日至2024年9月30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或手機銀行以「合資格新資金結餘」港幣1萬元 / 美元1仟元 / 人民幣1萬元或以上開立「特選客戶特優定期存款」，方可享年利率如下：

貨幣	存期		
	3個月	6個月	12個月
港元	3.50%	3.40%	-
美元	3.80%	3.80%	3.50%
人民幣	1.45%	1.50%	1.60%

- 「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：

- 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* - 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。

- 上述產品、服務與優惠受有關條款約束，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。
- 本宣傳品的特優定期存款年利率是根據中銀香港2024年6月29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此優惠一次，日後續期的利率將根據中銀香港不時公佈的為準。
- 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。
- 優惠名額有限，先到先得，額滿即止。如有任何爭議，中銀香港保留最終決定權。
- 如中、英文版本有任何歧異，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：

- 外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損，客戶並將須承受貨幣兌換成本(即相關貨幣的買賣差價)。
- 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，客戶並將須承受貨幣兌換成本(即人民幣的買賣差價)。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。



您的最佳選擇
YOUR PREMIER BANK

Selected Customers Enjoy Time Deposit Preferential Interest Rate up to 3.8% p.a.

Selected customers who place "Selected Customer Preferential Time Deposit" with "Eligible New Fund Balance" of HK\$10,000 / US\$1,000 / RMB10,000 or above via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited ("BOCHK"), can enjoy the following preferential deposit interest rates (p.a.):

Currency	Tenor		
	3-month	6-month	12-month
HKD	3.50%	3.40%	-
USD	3.80%	3.80%	3.50%
RMB	1.45%	1.50%	1.60%

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 29 June 2024 is for reference only. Customers may check the latest rates with BOCHK staff.



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YOUR PREMIER BANK

Promotion Terms and Conditions:

- The promotion period is from 29 June 2024 to 30 September 2024, 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 successfully place a "Selected Customer Preferential Time Deposit" with "Eligible New Fund Balance" of HK\$10,000 / US\$1,000 / RMB10,000 or above via Internet Banking or Mobile Banking of BOCHK during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Currency	Tenor		
	3-month	6-month	12-month
HKD	3.50%	3.40%	-
USD	3.80%	3.80%	3.50%
RMB	1.45%	1.50%	1.60%

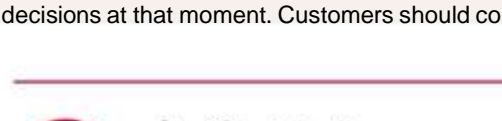
- "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current 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:

- 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 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 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.
- The preferential time deposit interest rate in this promotion material is quoted based on the interest rates published on 29 June 2024 by BOCHK and is for reference only. The preferential interest rate is a one off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion.
- Offer is limited, first come first served and available while quota lasts. In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion 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:

- 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. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).
- 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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). 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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