中銀香港存款優惠

港元、美元及人民幣三級跳定期存款，最高可享高達 4.80%年利率

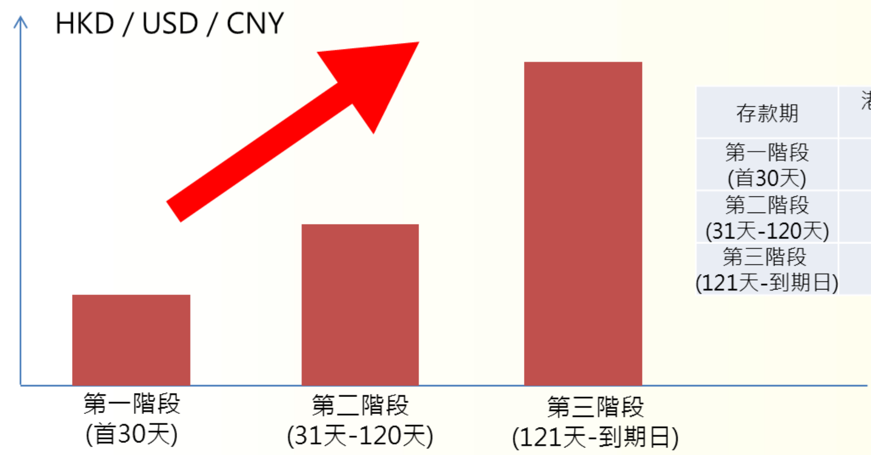
中銀香港三級跳定期存款可以在您的定期存款存期中逐步提升年利率！於推廣期內[1]，全新選用或提升「中銀理財」或「智盈理財」的個人銀行客戶[2]以新資金[3]或兑換資金等值港元 10 萬元或以上或人民幣 10 萬元或以上開立六個月的「港元、美元及人民幣三級跳定期存款」，**可享高達 4.80%**定期存款年利率！

港元、美元及人民幣三級跳定期存款[4,5]

特優定期存款年利率，分3階段遞增！

三級跳定期存款各階段	港元定存年利率	美元定存年利率	人民幣定存年利率*
第 1 階段 (開立定期存款日起計首 30 天)	0.28%	0.48%	2.80%
第 2 階段 (開立定期存款日起計第 31 天至 120 天)	0.68%	0.88%	3.80%
第 3 階段 (開立定期存款日起計第 121 天至存款到期日)	**1.88%**	**2.18%**	**4.80%**

*人民幣三級跳定期存款開立金額須為人民幣 10 萬元或以上



存款期	港元定期存款年利率	美元定期存款年利率	人民幣定期存款年利率
第一階段 (首30天)	0.28%	0.48%	2.80%
第二階段 (31天-120天)	0.68%	0.88%	3.80%
第三階段 (121天-到期日)	1.88%	2.18%	4.80%

例子：

以港元新資金100萬開立港元三級跳定期存款，最高可享港元定存利率高達**1.88%**

定期存款到期日將會收到定期利息超過**$5,000#!**

以上例子僅供參考，實際獲取的定期利息以客戶通知書為準。

推廣期：由即日起至 2017 年 3 月 31 日 (名額有限，額滿即止)

個人客戶熱線：(852) 3988 2388

www.bochk.com

中國銀行(香港)
BANK OF CHINA (HONG KONG)

您的最佳選擇
YOUR PREMIER BANK

中銀香港存款優惠

推廣優惠條款及細則：

1. 本優惠推廣期為 2017 年 1 月 16 日至 2017 年 3 月 31 日，包括首尾兩天(「推廣期」)。
2. 上述優惠只適用於中國銀行(香港)有限公司(「中銀香港」) 全新選用或提升「中銀理財」、「智盈理財」服務的個人銀行客戶。
3. 「新資金」不包括透過中銀香港集團內銀行發出的的本票 / 支票及其他賬戶轉賬 / 匯款存入的款項。有關「新資金」的定義，請向中銀香港職員查詢。如有任何爭議，中銀香港保留對「新資金」定義的最終決定權。
4. 三級跳定期存款為存款期 6 個月的定期存款。全新選用或提升「中銀理財」、「智盈理財」服務的個人銀行客戶須在推廣期內以「新資金」或兌換資金，透過中銀香港屬下任何一家分行或專人接聽電話銀行服務開立等值港元 10 萬元或以上或人民幣 10 萬元或以上的「港元、美元及人民幣三級跳定期存款」(「合資格客戶」)，方可享相關定期存款年利率優惠。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利率為準。
5. 三級跳定期存款的利息將分為 3 個階段計算：(i) 第 1 階段為開立定期存款日起計首 30 天；第 2 階段為開立定期存款日起計第 31 天至 120 天；第 3 階段為開立定期存款日起計第 121 天至存款到期日。 (ii) 第 1 及第 2 階段的存款利息將於該階段完結後的下一個銀行營業日存入合資格客戶的指定賬戶；而第 3 階段的存款利息則於存款到期日存入合資格客戶的指定賬戶(如到期日為星期六、日或公眾假期，中銀香港將於下一個銀行營業日將存款利息存入有關指定賬戶)。 (iii) 合資格客戶如於存款到期日前結清三級跳定期存款，中銀香港保留收回已派發的存款利息及徵收費用的權利。
6. 若中銀香港酌情允許客戶在到期前提取有關定期存款，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 HKD$200:
   1. 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
   2. 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。

一般條款及細則：

- 本宣傳品的年利率優惠是以中銀香港於 2017 年 1 月 16 日公佈的定期存款年利率為示例，僅供參考之用，實際年利率將根據中銀香港不時公佈的利率為準。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利率為準。
- 定期存款須於香港銀行營業日敘做，星期六、日及公眾假期不屬銀行營業日，合資格定期存款及/或利息將於下一個銀行營業日存入有關存款賬戶。
- 專人接聽電話銀行服務只適用於指定客戶，詳情請向中銀香港職員查詢。
- 上述優惠只適用於個人銀行客戶。
- 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，額滿即止。
- 有關上述優惠的詳情，及相關條款及細則，請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，毋須事先通知客戶。
- 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，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。
- 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。

中銀香港存款優惠

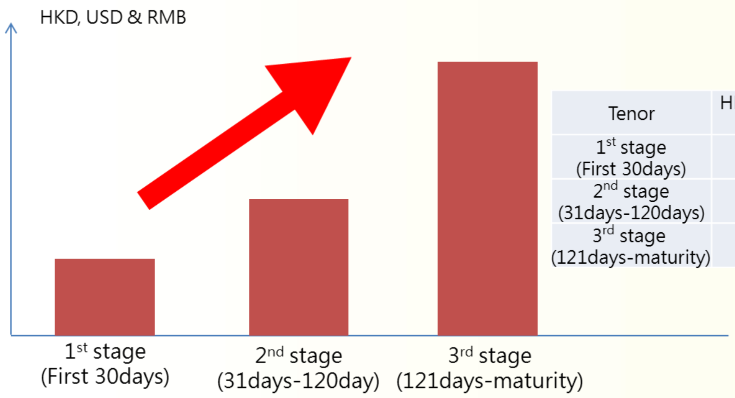
HKD, USD & RMB Triple Jump Time Deposit, enjoy time deposit interest rate up to 4.80%p.a.

BOCHK Triple Jump Time Deposit can let your time deposit interest rate increase step by step. Upon placing 6 months of HKD, USD & RMB Triple Jump Time Deposit with new funds[2] or by conversion of funds of equivalent HKD100,000 or above or RMB100,000 or above during the promotion period[1], personal banking customers who have newly taken up or upgraded *Wealth Management, Enrich Banking* can enjoy preferential time deposit interest rate **up to 4.80% p.a.** !

HKD, USD & RMB Triple Jump Time Deposit[3-4]
Enjoy incremental preferential time deposit interest rates in 3 phases.

Phases of Triple Jump Time Deposit Preferential time deposit interest rate (p.a.)	HKD	USD	RMB*
Phase 1 (First 30 days from the date of time deposit placement)	0.28%	0.48%	2.80%
Phase 2 (31st to 120th day from the date of time deposit placement)	0.68%	0.88%	3.80%
Phase 3 (121st day from the date of time deposit placement to maturity)	**1.88%**	**2.18%**	**4.80%**

*RMB Triple Jump Time Deposit's placement amount should be RMB100,000 or above



Tenor	HKD time deposit interest rate	USD time deposit interest rate	RMB time deposit interest rate
1st stage (First 30days)	0.28%	0.48%	2.80%
2nd stage (31days-120days)	0.68%	0.88%	3.80%
3rd stage (121days-maturity)	1.88%	2.18%	4.80%

Example：

Use new fund HKD 1million to open HKD Triple Jump Time Deposit, enjoy up to **1.88%** HKD time deposit interest rate.

Will receive time deposit interest rate more than **HKD5,000#** at maturity date, !

The example above is for reference only, actual time deposit interest rate received will be based on customer notification

Promotion Period: From now until 31 March 2017
(Offers are available on a first-come-first-served basis)

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

中國銀行(香港)
BANK OF CHINA (HONG KONG)

您的最佳選擇
YOUR PREMIER BANK

中銀香港存款優惠

Terms and Conditions of the Promotional Offers:

1. The promotion period is from 16 January 2017 to 31 March 2017, both dates inclusive (“Promotion Period”).
2. The above offers are only applicable to personal banking customers of Bank of China (Hong Kong) Limited ("BOCHK") who have newly taken up or upgraded Wealth Management, Enrich Banking service.
3. Funds that are deposited via cashier's order/cheques and transfers / remittance from banks within BOCHK Group will not be considered as new funds. For details of the definition of new funds, please contact BOCHK's staff. In case of disputes, BOCHK has the sole discretion to determine the definition of “new funds”.
4. Triple Jump Time Deposit is time deposit with the tenor of 6 months. To be eligible for the offers, during the Promotion Period, personal banking customers who have newly taken up or upgraded *Wealth Management*, *Enrich Banking* service must place a HKD, USD & RMB Triple Jump Time Deposit with new funds or by conversion of fund of HKD 100,000 equivalent or above or RMB 100,000 or above via any branch or Manned Phone Banking Services of BOCHK (“Eligible Customers”). Each time deposit can enjoy the above promotional offers once only and subsequent renewal of time deposits will be subject to the rate quoted by BOCHK from time to time.
5. The interest for the Triple Jump Time Deposit will be calculated on the basis of 3 phases :(i) Phase 1 refers to the first 30 days from the date of time deposit placement. Phase 2 refers to the period between the 31st and 120th day from the date of time deposit placement. Phase 3 refers to the period between the 121st day from the date of time deposit placement and maturity. (ii) For Phases 1 and 2, the interest will be credited to the Eligible Customers’ designated accounts on the first banking business day after the completion of each phase. For Phase 3, the interest will be credited to the Eligible Customers’ designated accounts on the maturity date (If the maturity date is Saturday, Sunday or Public Holiday, the interest will be credited to the relevant designated accounts on next banking business day). (iii) BOCHK reserves the right to retrieve the interest which has been granted and levy charges on Eligible Customers who terminate the Triple Jump Time Deposit before maturity.
6. If BOCHK exercise 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:

   1. 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
   2. 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.

General Terms and Conditions:

- The interest rate offers listed in this promotional material are illustrated on the basis of the interest rates of time deposit quoted on 16 January 2017 by BOCHK and are for reference only. The actual interest rates shall be subject to the quotes of BOCHK from time to time. Each time deposit can enjoy the above promotional offers once only and subsequent renewal of time deposits will be subject to the rate quoted by BOCHK from time to time.
- Time deposits should be set-up on banking business days of Hong Kong. Saturdays, Sundays and Public Holidays are not banking business day. The Eligible Time Deposit and/or the interests will be credited to the relevant savings accounts on the next banking business day.
- Manned Phone Banking Services are only applicable to selected customers. For details, please contact BOCHK’s staff.
- The above offers are only applicable to personal banking 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-served basis.
- The above products, services and offer are subject to the relevant terms and conditions. For details of the above products, services and offer and the relevant terms and conditions, please contact BOCHK’s staff.
- BOCHK reserves the right to amend, suspend and terminate the above products, services and promotional offers and 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.
- 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.