

VM CHAT定期存款優惠

特選客戶經網上銀行或手機銀行開立定期存款，可享特優存款年利率^{2,3}如下：

貨幣	金額分層 (等值港幣)	存期			
		1個月	3個月	6個月	12個月
港元	1萬或以上	0.885%	3.60%	3.80%	3.70%
美元		1.00%	4.40%	4.50%	4.40%
人民幣		0.80%	1.80%	2.00%	2.20%

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！

受條款約束

個人客戶熱線：(852) 3988 2388 www.bochk.com



中國銀行(香港)
BANK OF CHINA (HONG KONG)

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推廣優惠條款及細則：

- 本優惠推廣期為2023年9月5日起，直至另行通知。
- 以上定期存款特優年利率是以中國銀行(香港)有限公司(「本行」)在2023年9月5日公佈的定期存款年利率為示例，僅供參考用途，實際年利率將根據本行不時公佈的為準。
- 定期存款年利率優惠只適用於本行特選客戶在推廣期內透過本行網上銀行或手機銀行開立等值港幣1萬元或以上的定期存款。有關特選客戶，詳情請向中國銀行(香港)有限公司「中銀香港」職員查詢。

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* - 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。
- 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 / 外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 / 外幣兌換為港幣或其他外幣時，可能受人民幣 / 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。



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VM CHAT TIME DEPOSIT OFFER

Selected customers who place the time deposit via Internet Banking or Mobile Banking, can enjoy the following preferential deposit interest rates (p.a.)^{2,3}

Currency	Tier (HKD Equivalent)	Tenor			
		1-month	3-month	6-month	12-month
HKD	\$10,000 or above	0.885%	3.60%	3.80%	3.70%
USD		1.00%	4.40%	4.50%	4.40%
RMB		0.80%	1.80%	2.00%	2.20%

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.

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Promotion Terms and Conditions:

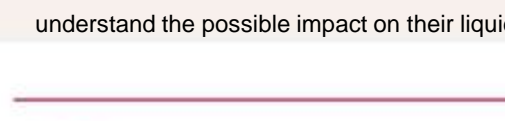
- The promotion period is from 5 September 2023 until further notice.
- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 5 September 2023 by Bank of China (Hong Kong) Limited ("the Bank") and are for reference only. The actual interest rates will be subject to the quotes by the Bank to the time.
- To be eligible for the time deposit interest rate offer, during the promotion period, selected customers should place the time deposit of HK\$10,000 equivalent or above via Internet Banking or Mobile Banking of the Bank. For details of selected customers, please contact the staff of the Bank.

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, the agreed period (in the amount of the deposit) may be 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 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 / Foreign currencies investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB / foreign currencies may result in losses in the event that the customer converts RMB / foreign currencies into HKD or other foreign currencies.
- RMB is currently not fully 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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