

## 鎖定利息 隨時提款

- ✓ 同時享有靈活理財及定期存款的年利率 – 透過一個存款指示，便可為其定期存款鎖定多個存款期的利率。

### 企業躍息定存產品概覽

「企業躍息定存」讓企業客戶只需透過一個存款指示，便可為其定期存款鎖定多個存款期的利率。每個存款期均設有適用於提早提款的最短存款期(「最短存款期」)，客戶可於最短存款期後隨時提取部分或全部存款，並享豁免提前提款手續費。提早提取的存款可享截至提款時適用的利率；餘下存放至到期日的存款，可享全期適用的利率。「企業躍息定存」提供不同貨幣及存款期供選擇。「企業躍息定存」提供不同貨幣及存款期，如港元，美元及人民幣；存期最長可達 12 個月。

### 財務更添靈活

有別於一般定期存款，「企業躍息定存」的「可提早提款機制」讓你可按業務需要靈活調撥資金或在存款期內隨時抓緊投資機會。

### 豁免提前提款手續費

於最短存款期完結後提前提款，毋需繳付任何手續費。

### 回報保證

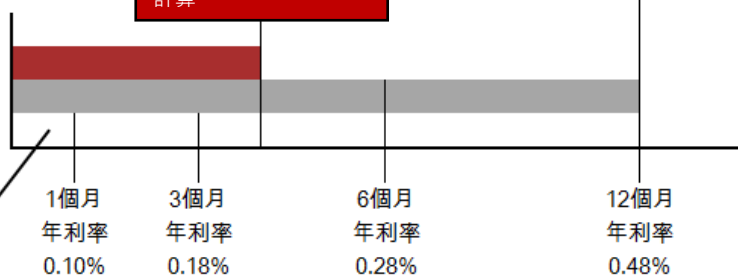
於開立「企業躍息定存」時鎖定多個存款期的利率，讓你即使於最短存款期後提款，仍可享保證的利息回報。

### 「網上躍息定存優惠」例子

假設客戶以 200 萬港元參與「企業躍息定存」，開立 12 個月的躍息定存，最短存款期為 1 個月，客戶於 4 個月後提取 50 萬港元，餘額 150 萬港元存至到期日。

於 4 個月後提取 50 萬港元，利息以年利率 0.18% 及 4 個月存款期計算。

餘下的 150 萬港元存至到期日，利息以年利率 0.48% 及 12 個月存款期計算。



如客戶於最短存款期前提取存款，將不可獲享任何利息，本行亦保留徵收費用的權利。

如需了解有關「企業躍息定存」詳情，請與本行客戶經理聯絡。

# 網上躍息定存優惠

## 條款及細則

1. 客戶可以不少於最低存款額開立「企業躍息定存」，而最低存款額、貨幣及存款期由中國銀行(香港)有限公司(「本行」)不時決定及公佈。
2. 如客戶於最短存款期前提取存款，將不可獲享任何利息，並需要全數提款，本行亦保留徵收費用的權利。

### 最短存期前結清收費的計算方法:

若客戶要求於最短存款期前結清定期存款，其收費為：

算式 1: 本金 × (最優惠利率 - 最短存款期利率) × (最短存期的實際存款天數<sup>(\*)</sup> - 實際存款天數) ÷ 360 (或 365)<sup>(\*\*)</sup>

算式 2: 本金 × (銷單日銀行同業拆息<sup>\*\*</sup> - 最短存款期利率) × (最短存期的實際存款天數<sup>(\*)</sup> - 實際存款天數) ÷ 360 (或 365)<sup>(\*\*)</sup>

(\*) 最短存期的實際存款天數，即該筆企業躍息定存的最短存款期的天數

(\*\*) 360 (或 365): 港元、英鎊、新加坡元、文萊元及南非蘭特以 365 天計算，而其他外幣以 360 天計算。

港幣、美元及人民幣按以上算式 1 及 2 項計算結果，取其高者，如收費少於 HKD200，則收取 HKD200。其他貨幣則按以上算式 2 計算結果，如收費少於等值港元 200，則收取港元 200。

3. 客戶於最短存款期後任何一個銀行營業日，透過本行的任何一家分行提取部分或全部存款，次數不限，惟須符合每次最低提款金額及提款後的最低剩餘本金要求（最低提款金額及最低剩餘本金要求由本行不時決定及公佈）。如剩餘本金少於最低剩餘本金要求，客戶需全數提取存款。
4. 中途提取款項的利息，將按「企業躍息定存」的起息日直至中途提取款項的前一天與開單時協定的對應存款期利率計算。各存款期的利率及有關利率生效日期會顯示於定期存款證明書的「存款利率概要」部份，而客戶的存款必須在整個相關存款期中均存於本行，方可以該存款期的利率計算利息。利息將於提取存款時一併存入客戶的指定賬戶內。
5. 「企業躍息定存」的本金及利息於到期時可存入指定賬戶或續存。

## 一般條款及細則

1. 有關產品詳情，請向本行職員查詢。
2. 本行保留修訂或取消上述條款及細則的酌情權，毋須事先通知客戶。
3. 如本宣傳品的中、英文版本有任何差異，一概以中文版本為準。

## Flexible Fund Withdrawals with Preset Interest Rates

- ✓ Enjoy financial flexibility and interest rates of Time Deposit – Lock in interest rates of a time deposit with multi-tenor by setting up a one-time instruction.

### Corporate Flexi Time Deposit Product Features

Corporate Flexi Time Deposit allows corporate customers to lock in interest rates of a time deposit with multiple tenors by setting up a one-time instruction. Partial or full withdrawals of the deposit before maturity are allowed, subject to a minimum deposit period for premature withdrawals ( “minimum deposit period” ). There is a fee waiver for premature withdrawals after minimum deposit period. The withdrawal amount will earn interest at the preset interest rate for the tenor deposited, while the outstanding principal held to maturity will enjoy interest rate for the entire deposit period. Corporate Flexi Time Deposit is available in a variety of currencies and deposit tenors. Corporate Flexi Time Deposit is available in a variety of currencies such as HKD, USD and CNY and with various deposit tenors reaching up to 12 months.

### Financial Flexibility

Unlike general time deposit, the premature withdrawal feature of Corporate Flexi Time Deposit gives you the added flexibility in allocating your funds to meet different business needs or capture investment opportunities arising during the deposit period.

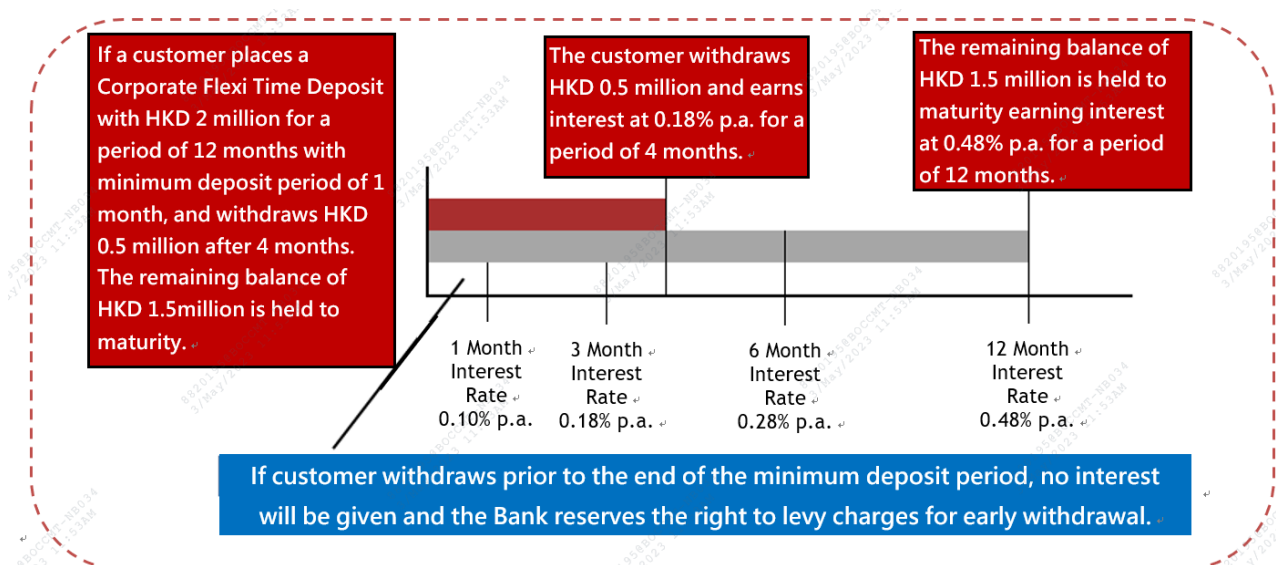
### Fee Waiver for Premature Withdrawals

There is no charge for premature withdrawals after the minimum deposit period.

### Guaranteed Returns

The interest returns are guaranteed despite premature withdrawals after the minimum deposit period as interest rates for multiple periods are fixed at the time of Corporate Flexi Time Deposit placement.

### Example of Corporate Flexi Time Deposit



Please contact our Relationship Manager for the features of Corporate Flexi Time Deposit.

## Terms and Conditions

1. Customers can set up Corporate Flexi Time Deposit with an amount not less than minimum deposit balance in various currencies and tenors, each as determined and announced by Bank of China (Hong Kong) Limited (the "Bank" ) from time to time.
2. If customer withdraws prior to the minimum deposit period, no interest will be given and the Bank reserves the right to levy charges for early withdrawal.

### *Early uplift charges for withdrawal before minimum deposit period*

If customer requests for uplifting the deposit before the Minimum Deposit Period, the charges will be calculated as follows:

Formula 1:  $\text{Principal} \times (\text{Prime Rate} - \text{Interest rate of Minimum Deposit Period}) \times (\text{Actual number of days of Minimum Deposit Period}^{(*)} - \text{Actual deposit days}) \div 360 \text{ (or } 365)^{(**)}$

Formula 2:  $\text{Principal} \times (\text{Offer rate of the uplift date} - \text{Interest rate of Minimum Deposit Period}) \times (\text{actual number of days of Minimum Deposit Period}^{(*)} - \text{Actual deposit days}) \div 360 \text{ (or } 365)^{(**)}$

(\*) Actual number of date of minimum deposit period, the number of days of the Corporate Time Deposit

(\*\*)360 (or 365): 365 days for HKD, GBP, SGD, BND and ZAR, 360 days for other currencies

Formula 1 and formula 2 are applicable to HKD, USD and CNY deposits and the early charges for HKD, USD and CNY deposits will be the higher of the amount calculated by formula 1, the amount calculated by formula 2, and HKD equivalent 200. Formula 2 is also applicable for deposits in currencies other than HKD, USD and CNY and the early charges for such currency will be the higher of the amount calculated by formula 2 and HKD equivalent 200.

3. Customers can partially or fully withdraw the deposit via any branch of the Bank on any banking business day after the minimum deposit period, with no limit on the number of withdrawals. However, customers must fulfill the requirements on minimum amount of each withdrawal and the minimum remaining principal (each as determined and announced by the Bank from time to time). If the remaining principal is less than the minimum principal, the customer has to fully withdraw the time deposit.
4. The interest of the premature withdrawal amount will be calculated from the deposit day of Corporate Flexi Time Deposit till one day prior to the premature withdrawal, and the interest rate of the corresponding deposit period preset at the placement of the time deposit. The interest rates of each deposit period and respective effective dates will be shown in the "Interest Rate Summary" section of the Deposit Confirmation and the customer will be entitled to the interest rate of a particular deposit period only if the customer has maintained the time deposit for that entire deposit period. The interest will be credited to customer's designated account at the time of withdrawal.
5. The principal and interest of Corporate Flexi Time Deposit may be credited to the customer's designated account or renewed at maturity.

## General Terms and Conditions

1. For details of the relevant terms and conditions, please contact our staff.
2. The Bank reserves the right to amend and/or withhold the above terms and conditions at its discretion, without prior notice.
3. In case of discrepancy(ies) between the Chinese and English versions of this promotion material, the Chinese version shall prevail.