

# 『e+ Cross Currencies Time Deposit』 Online Banking Operating

## Manual

You may apply our “E PLUS CROSS CURRENCY DEPOSIT” deposit products via iGTB NET. These plans offer various deposit tenors and currencies such as HKD, USD, CNY, etc.

The “E PLUS CROSS CURRENCY DEPOSIT” plans are set out below for your information. The plans available may be reviewed and revised from time to time by BOCHK at its discretion and are subject to the plans as announced on iGTB Net.

	Plan Name	Debit Currency	Deposit Currency	FX Privilege Basis Point
Plan 1	E PLUS CROSS CURRENCY DEPOSIT (SELL USD FOR HKD)	USD	HKD	10 bps
Plan 2	E PLUS CROSS CURRENCY DEPOSIT (SELL HKD FOR USD)	HKD	USD	10 bps
Plan 3	E PLUS CROSS CURRENCY DEPOSIT (SELL GBP FOR HKD)	GBP	HKD	30 bps
Plan 4	E PLUS CROSS CURRENCY DEPOSIT (SELL EUR FOR HKD)	EUR	HKD	30 bps
Plan 5	E PLUS CROSS CURRENCY DEPOSIT (SELL AUD FOR HKD)	AUD	HKD	10 bps
Plan 6	E PLUS CROSS CURRENCY DEPOSIT (SELL NZD FOR HKD)	NZD	HKD	10 bps
Plan 7	E PLUS CROSS CURRENCY DEPOSIT (SELL HKD FOR CNY)	HKD	CNY	10 bps
Plan 8	E PLUS CROSS CURRENCY DEPOSIT (SELL USD FOR CNY)	USD	CNY	10 bps
Plan 9	E PLUS CROSS CURRENCY DEPOSIT (SELL HKD FOR GBP)	HKD	GBP	30 bps
Plan 10	E PLUS CROSS CURRENCY DEPOSIT (SELL HKD FOR AUD)	HKD	AUD	10 bps
Plan 11	E PLUS CROSS CURRENCY DEPOSIT (SELL HKD FOR NZD)	HKD	NZD	10 bps

(Plans can be added or deducted from time to time)

## iGTB NET

Step 1: 2FA Login to iGTB NET, select “Treasury” → “Time Deposit” → “Time Deposit Placement” in Dashboard.

The screenshot shows the iGTB NET dashboard. At the top, there is a navigation bar with the Bank of China (Hong Kong) logo and the iGTB logo. Below this is a secondary navigation bar with various service categories: Work Queue, Enquiry, Information Management, Payment, Global Trade Centre, Collection, Treasury, Liquidity Management, Local Services, and ERP Cloud Serv. The Treasury menu item is circled in red. Below the navigation bar, there are several service tiles. The 'Time Deposit' tile is circled in red. Below this, there is a 'Treasury' section with a sub-menu where 'Time Deposit' is selected. Underneath, there are four main service tiles: 'Time Deposit Placement' (circled in red), 'Time Deposit Transaction Record', 'Booked Interest Rate Enquiry', and 'Time Deposit Rate Enquiry'.

Step 2: After selecting “Customer Number”, “Product Name” will be displayed, please select the deposit product and currency in the dropdown list.

The screenshot shows the 'Product Selection' form in the iGTB NET system. The form is divided into four steps: 1. Product Selection, 2. Time Deposit Placement, 3. Confirmation, and 4. Result. The first step is active. The form contains the following fields: Country/Region\* (HONG KONG, CHINA), Customer Number\*, Please input promotion code >, Product Name\* (E PLUS CROSS CURRENCY DEPOSIT (SELL USD FOR HKD) - circled in red), and Currency\* (HKD - circled in red). A note at the bottom states: 'This Time Deposit plan requires debit account currency differs from the Time Deposit currency.'

Step 3: This plan is needed to do currency exchange while placement, so you cannot input “Principal

Amount". Select "Currency" and input the "Amount" in "Exchange Currency" section, input the "Deposit Period" and click "Interest/Exchange Rates Enquiry"



## Time Deposit Placement

\* Mandatory

### Point to Note

All amount are up to 2 decimal places  
(You must fill out either the "Principal Amount" or the "Exchange Currency Amount" column)

Country/Region  
HONG KONG, CHINA

Customer Number Company Name

Product Name  
E PLUS CROSS CURRENCY DEPOSIT (SELL USD FOR HKD)  
This Time Deposit plan requires debit account currency differs from the Time Deposit currency.

Principal Amount  
HKD | Principal Amount

### Exchange Currency

Currency	Amount
USD	10,000.00

Exchange Rate Quotes >

Deposit Period\*  
1 MONTH(S)

Clear **Interest/Exchange Rates Enquiry**

Step 4: The screen will show the exchange rate and interest rate, please select the debit account and the credit account after the deposit mature, then click "Submit".

- 1 Product Selection
- 2 Time Deposit Placement**
- 3 Confirmation
- 4 Result

## Time Deposit Placement

\* Mandatory

### Point to Note

The Annual Interest Rate of the Club Deposit refers to the actual total interest rates of return. Credit Account and "Customer Number" must belong to the same bank.

Country/Region  
HONG KONG, CHINA

Customer Number

Company Name

Product Name  
**E PLUS CROSS CURRENCY DEPOSIT (SELL USD FOR HKD)**

This Time Deposit plan requires debit account currency differs from the Time Deposit currency.

Deposit Period  
1MONTH(S)

Debit Amount  
USD 10,000.00

Preferred Rate  
USD 1 worth the same as(=) HKD 7.284300

Annual Interest Rate  
[+0.01000%] P.A.

### From\*

Please add Debit Account

Add

### Maturity Instruction

Maturity Instruction\*  
Uplift principal and interest to designated account

Deposit in Different Currency

### To\*

Please add Credit Account

Add

Clear

Submit

Step 5: Check if the information is correct, then click "Confirm".

- ✓ Product Selection
- ✓ Time Deposit Placement
- 3 Confirmation**
- ④ Result

## Confirmation

\* Mandatory

### Point to Note

Please verify the information in this page before confirming the transaction.  
The Annual Interest Rate of the Club Deposit refers to the actual total interest rates of return.

### Deposit Information

Country/Region  
HONG KONG, CHINA

Customer Number

Company Name

Product Name  
E PLUS CROSS CURRENCY DEPOSIT (SELL USD FOR HKD)

This Time Deposit plan requires debit account currency differs from the Time Deposit currency.

Principal Amount  
HKD 72,843.00

Preferred Rate  
USD 1 worth the same as(=) HKD 7.284300

Debit Amount  
USD 10,000.00

### From

HONG KONG, CHINA | USD Current Account

Deposit Period  
1MONTH(S)

Annual Interest Rate  
[+0.01000%] P.A.

Contract Interest  
HKD 0.62

Value Date

Maturity Date

## Maturity Instruction

Maturity Instruction

Uplift principal and interest to designated account

Deposit in Different Currency

HKD

To

HONG KONG, CHINA HKD Savings Account

Confirm

Step 6: Input OTP, then click "Confirm".


## Verification

Select 2FA Type

Security Device

Security Code

●●●●●●

Please press  to generate a 6-digit Security Code on your device screen.



Clear

Confirm

Step 7: Authorize the transaction (if needed), the deposit placed.

**Your transaction is now completed**  
iGTB Reference: 01003844346 > | Transaction Date and Time:

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**Maker**                      **Authoriser(s)**

Please select your next action:

[Status Enquiry](#)                      [Enquiry](#)

This screenshot shows a confirmation message for a completed transaction. It includes a green checkmark icon, the text "Your transaction is now completed", and the iGTB Reference number 01003844346. Below this, there are fields for "Maker" and "Authoriser(s)". At the bottom, there are two buttons: "Status Enquiry" and "Enquiry".

Step 8: Successful placement could be found in "Treasury" → "Time Deposit" → "Time Deposit Transaction Record".

**中國銀行(香港) BANK OF CHINA (HONG KONG) iGTB**

Home, Mail, Print, Settings, Location, User, EN, Logout

Work Queue, Enquiry, Information Management, Payment, Global Trade Centre, Collection, **Treasury**, Liquidity Management, Local Services, ERP Cloud Serv

**Foreign Exchange Transaction**  
Provide multiple online FX services, to satisfy foreign exchange needs

**Foreign Exchange Order**  
FX order services allows you to set your own target exchange rate to execute FX transaction automatically when the designated FX rate is reached

**Foreign Exchange Rate Enquiry**  
Provide real-time foreign currency exchange rate

**Booked Exchange Rate Enquiry**  
Enquire booked exchange rate transaction by reference number

**Time Deposit**  
Time deposit placement and enquiry

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**Treasury**

Foreign Exchange Transaction   Foreign Exchange Order   Foreign Exchange Rate Enquiry   Booked Exchange Rate Enquiry   **Time Deposit**

[Add to My Shortcut](#)

**Time Deposit Placement**  
Place Time Deposit from various deposit products

**Time Deposit Transaction Record**  
Inquire and manage your Time Deposit, include Change Maturity Instruction, Uplift and Partial Withdraw

**Booked Interest Rate Enquiry**  
Inquire your Booked Interest Rate reference number, status and details

**Time Deposit Rate Enquiry**  
Inquire the interest rate for Time Deposit Placement

This screenshot shows the iGTB Treasury menu. The "Treasury" icon in the top navigation bar is circled in red. Below it, the "Time Deposit" option is also circled in red. The "Time Deposit Transaction Record" option is circled in red in the main content area.

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