

Points to note for early uplift of time deposit

If we exercise our 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. $\text{Time Deposit Principal} \times (\text{Prime Rate}^* - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity} / \text{Total No. of Days in a Year}$
2. $\text{Time Deposit Principal} \times (\text{Inter-Bank Offer Rate}^* - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity} / \text{Total No. of Days in a Year}$

We reserve the right to amend the service charges.

*Subject to the rate as quoted by us from time to time.