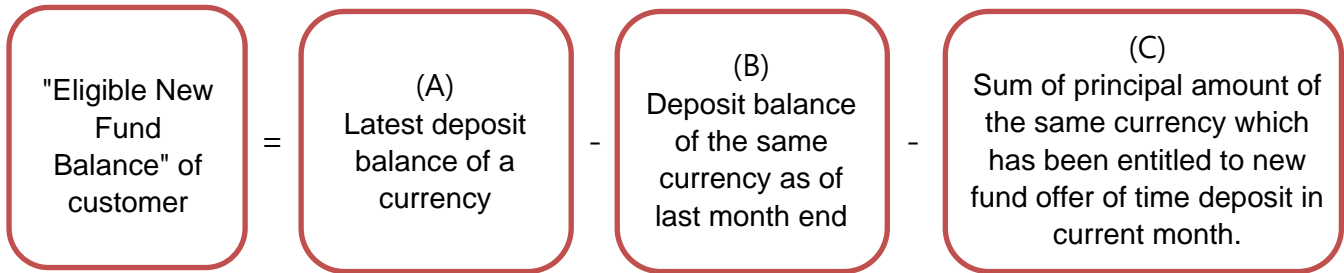


Eligible New Fund Balance



Example :

Latest deposit balance of a currency (A)	\$200,000
Deposit balance of the same currency as of last month end (B)	\$50,000
Incremental balance (A-B)	\$150,000
Sum of principal amount of the same currency which has been entitled to new fund offer of time deposit in current month (C)	\$30,000
Eligible new fund balance (A-B-C)	\$120,000

Remark: "Eligible New Fund Balance" is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.