

Promotion Terms and Conditions:

1. The promotion period is from 3 March 2020 until further notice.
2. Personal Banking Customers who have taken up “**Wealth Management**” or “**Enrich Banking**” or “**i-Free Banking**” (“Integrated Account Service”) can enjoy the below preferential time deposit interest rate by placing a 3-month or 6-month time deposit with “Eligible New Fund Balance” of HKD10,000 or above via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited (“BOCHK”).
3. “Eligible New Fund Balance” refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer 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.
4. The actual interest rates will be subject to the quotes by BOCHK from time to time.

General Terms and Conditions:

- 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, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is 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 HKD\$200:**
 - 1. Time Deposit Principal x [(Prime Rate* -2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year**
 - 2. 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.
- For details of the above offers, and the relevant terms and conditions, please contact 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.