

## Business Integrated Account Flexi-Time Deposit Enjoy a preferential and flexible time deposit

Flexi-Time Deposit offers you a preferential time deposit rate with unparalleled flexibility. Act now!

### Flexi-Time Deposit

- Provide a preferential time deposit rate
- Withdraw anytime before the maturity date

During the promotion period, selected Business Integrated Account customers\* place 6-month Flexi-Time deposit with new funds or by conversion of funds to enjoy a preferential time deposit interest rate as follow:

Numbers of Actual Deposit Days (Total Tenor: 3 months)	New / Upgrade / Existing Business Integrated Account customers		
	Time Deposit Interest Rate		
	HKD	USD	CNY
7 days - less than 1 month <sup>^</sup>	0.30%	0.30%	0.70%
1 month – less than 3 month <sup>^</sup>	0.50%	0.50%	1.00%
maturity <sup>^</sup>	1.00%	0.80%	1.40%

<sup>^</sup> No early withdrawal is allowed within 6 days of time deposit opening. Please refer to offer terms below for details.

### Foreign Exchange offer

During the Promotion Period, when using the telegraphic transfer rate to exchange HKD to USD and simultaneously placing the above USD Flexi-Time deposit, selected Business Integrated Account customers\* can enjoy exchange offer of **up to 20 pips**.

\* For the definition of selected Business Integrated Account customers, please contact BOCHK staff.

Promotion Period: From now until 30 June 2020 (Offer is limited while quota lasts)

Corporate Customer Service Hotline: +852 3988 2288

[www.bochk.com](http://www.bochk.com)

Promotion offers terms and conditions

1. The promotion period is from 1 April 2020 to 30 June 2020, both dates inclusive (“Promotion Period”).
2. Flexi-time deposit
  - i. Selected Business Integrated Account customers must meet the following criteria during the Promotion Period in order to enjoy the offer (“Eligible Customers”):
    - a. Customer must be a Business Integrated Account customers of Bank of China (Hong Kong) Limited (“BOCHK”) when placing the Flexi-time deposit, and
    - b. Place a 3-month tenor Flexi-Time Deposit of HKD50,000 / USD10,000 / CNY50,000 or above with new funds at any branch or via the Manned Phone Banking service of BOCHK (“Eligible Time Deposit”), and

- ii. Time deposit interest rate details are as follow:

Numbers of Actual Deposit Days (Total Tenor: 3 months)	New / Upgrade / Existing Business Integrated Account customers		
	Time Deposit Interest Rate		
	HKD	USD	CNY
7 days - less than 1 month <sup>^</sup>	0.30%	0.30%	0.70%
1 month – less than 3 month <sup>^</sup>	0.50%	0.50%	1.00%
maturity <sup>^</sup>	1.00%	0.80%	1.40%

<sup>^</sup> No early withdrawal is allowed within 6 days of time deposit opening.

- iii. Funds that are deposited via cashier's order / cheques and transfers / remittance from banks within BOCHK Group will not be considered as new funds. For details of the definition of new funds, please contact BOCHK's staff. In case of disputes, BOCHK has the sole discretion to determine the definition of “new funds”.
- iv. The interest rate offers listed in this promotional material are illustrated on the basis of the interest rates of time deposit quoted on 1 April 2020 by BOCHK and are for reference only. The actual interest rates shall be subject to the quotes of BOCHK from time to time. Each time deposit can enjoy the above promotional offers once only and subsequent renewal of time deposits will be subject to the rate quoted by BOCHK from time to time.
- v. Eligible Customers can partially or fully withdraw the principal of Flexi Time Deposit on any banking business days via any branches of BOCHK after 7 days from the placement date of Flexi Time Deposit (the “Minimum Deposit Period”). The interest of the withdrawal amount will be calculated on the basis of the Corresponding Deposit Period and the relevant interest rates

of the Number of Actual Deposit Days (i.e. from the value date of HKD Flexi Time Deposit till the date prior to the withdrawal) (the interest rates of each Corresponding Deposit Period and the relevant value date will be determined at the time of placement and will be shown in the “Interest Rate Summary” section of the Deposit Confirmation). The interest will be credited to the Eligible Customer’s designated account at the time of withdrawal. **If the Eligible Customer withdraws the deposit prior to the Minimum Deposit Period, no interest will be given and BOCHK reserves the right to levy charges.**

- vi. Eligible Customers can partially withdraw the deposit for multiple times after the Minimum Deposit Period, but must fulfill the following requirements on minimum amount of each withdrawal and the minimum remaining principal:

Tenor: 3 months	HKD	USD	CNY
Minimum Time Deposit Opening Amount	HKD 50,000	USD 5,000	CNY 50,000
Minimum amount of each withdrawal	HKD 10,000	USD 1,000	CNY 10,000
Minimum remaining principal	HKD 10,000	USD 1,000	CNY 10,000

- vii. **If BOCHK exercise discretion to allow uplift of time deposit within Minimum Deposit Period (i.e. within 7 days of time deposit opening), 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:**

**i. 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**

**ii. 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.**

- viii. Time deposits should be set-up on banking business days of Hong Kong. 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.

**General terms and conditions:**

- Manned Phone Banking Services are only applicable to selected customers with designated transaction account. For details, please contact our branch staff.
- The above offers are only applicable to selected Business Integrated Account customers. For the definition of selected Business Integrated Account customers, please contact BOCHK staff.
- Offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- Offer is limited and available while quota lasts.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

**Risk Disclosure:**

1. RMB / foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the RMB / foreign currency exchange rate may result in a loss in the event that the customer converts RMB / foreign currency into HKD or other foreign currencies.
2. RMB is currently not fully or freely convertible. Corporate customers that intend to convert RMB through banks may occasionally not be able to do so fully or immediately, in which case it will be subject to the RMB position of the banks and their commercial decision. Customers should consider and understand the possible impact of the liquidity of RMB funds in advance.