

# 存款推廣

## Deposit Promotion



# 智優息定期存款<sup>1</sup>

以新資金<sup>2</sup>或透過兌換現有資金敘做「智優息定期存款」可享優惠年利率高達：

人民幣：

# 3.30%

### ● 定期存款年利率優惠

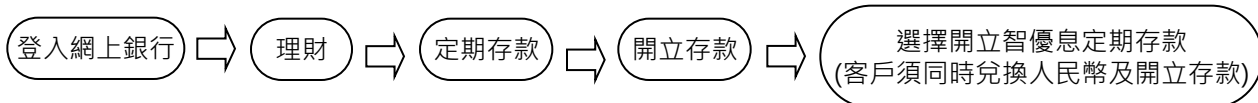
貨幣	人民幣
存款金額	人民幣10萬元或以上
存期	38天
存款年利率	<b>3.30%</b>

### ● 兌換優惠<sup>3</sup>高達30點子

個人客戶透過任何交易渠道將港幣兌換為人民幣，可享以下兌換優惠：

客戶類別	兌換優惠
「南商理財」客戶	30 點子
「智盈理財」客戶	15 點子
「自在理財」客戶	10 點子

「智優息定期存款」現更可透過網上銀行開立，請即行動！



**名額有限，額滿即止，請即行動！**

推廣期：2014/12/1 – 2014/12/31

客戶服務熱線：(852) 2622 2633

 **NCB 南洋商業銀行**

[www.ncb.com.hk](http://www.ncb.com.hk)

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### 優惠條款：

1. 「智優息定期存款」為指定貨幣(人民幣)的定期存款。優惠只適用於推廣期內透過南洋商業銀行有限公司(「本行」)(i)屬下任何一家分行或專人接聽電話服務以新資金或兌換現有資金；或(ii)透過網上銀行兌換現有資金開立人民幣10萬元或以上的「智優息定期存款」的客戶。
2. 「新資金」不包括透過本行、中國銀行(香港)有限公司及集友銀行有限公司的本票/支票及其他賬戶轉賬/匯款存入的款項。有關「新資金」的定義，請向本行職員查詢。本行保留對「新資金」定義的最終決定權。
3. 此優惠不適用於人民幣現鈔兌換。優惠詳情請向本行職員查詢。

### 一般條款：

- 以上年利率優惠是以本行2014年11月26日公佈的人民幣定期存款年利率為示例，僅供參考之用，實際年利率將根據本行不時公佈者為準。每筆定期存款只可享優惠一次，日後續期的利率將根據本行不時公佈者為準。
- 專人接聽電話服務只適用於指定交易金額的特選客戶，詳情請向本行職員聯絡。
- 上述優惠不可與其他非列於本宣傳品的推廣優惠同時使用。有關以上服務及優惠，其條款的詳情，請與本行職員查詢。
- 本行保留毋須事先通知的情況下更改、暫停或取消優惠或修訂此條款的酌情權，並保留就所有事宜及爭議的最終決定權。
- 本宣傳品之中、英文版如有任何歧異，概以中文版本為準。

### 人民幣兌換限制風險：

- 人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。
- (只適用於個人客戶) 目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。
- (只適用於企業客戶) 目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

如欲索取英文版本，請聯絡本行職員。For English version, please contact our staff.

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## Deposit Promotion



# Interest-Plus Time Deposit<sup>1</sup>

Simply place an "Interest-Plus Time Deposit" with new funds<sup>2</sup> or by conversion of existing funds, you can enjoy Preferential Interest Rate (p.a.) up to :

RMB:  
**3.30%**

### ● Preferential Time Deposit Interest Rate (p.a.)

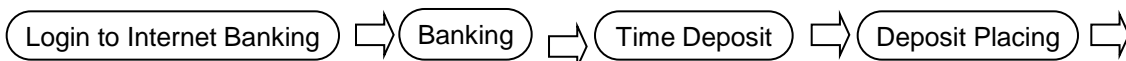
Currency	RMB
Deposit Amount	CNY100,000 or above
Tenor	38-Day
Interest rate(p.a.)	<b>3.30%</b>

### ● Currency exchange offer<sup>3</sup> up to 30 bps

Personal Customers can enjoy the following preferential exchange rate by converting HKD into RMB via any transaction channels:

Types of customers	Exchange Offer
<i>NCB Wealth Management</i> customers	<b>30 bps</b>
<i>Enrich Banking</i> customers	<b>15 bps</b>
<i>i-Free Banking</i> customers	<b>10 bps</b>

Online "Interest-Plus Time Deposit" is available now!



Select placement of Interest-Plus Time Deposit

(Both exchange and deposit placement should be conducted at the same time)

**The offer is limited and available on a first-come-first-served basis ! Act Now !**

Promotion Period : 2014/12/1 – 2014/12/31  
Customer Service Hotline : (852) 2622 2633

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### Terms of the promotion offer :

1. "Interest-Plus Time Deposit" is a time deposit of designated currency (RMB). To be eligible for this offer, customers must place "Interest-Plus Time Deposit" with CNY100,000 or above (i) with new funds or by conversion of existing funds via any branches or manned phone banking services; or (ii) by conversion of existing funds via Internet Banking of Nanyang Commercial Bank, Limited ("the Bank") during the promotion period.
2. Funds that deposited via cashier's order/cheques/in-house transfers or remittance from other accounts within the Bank, Bank of China (Hong Kong) Limited and Chiyu Banking Corporation Limited will not be considered as "New Funds". For the definition of "New Funds", please contact our staff. The Bank reserves the right to define the term "New Funds" at its discretion.
3. This offer is not applicable to RMB banknotes exchange. For details, please contact our staff.

### General Terms :

- The above preferential RMB interest rates are examples which are announced on 26 November 2014 by the Bank. The interest rate offers listed in this promotional material are for reference only. The actual interest rates shall be subject to the quotes of the Bank from time to time. 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 the Bank from time to time.
- Manned Phone Banking Services are only available to selected customers with designated transaction amount. For details, please contact our staff.
- The above offers cannot be used in conjunction with other promotional offers that are not listed in this promotional material. For details of the above services, promotional offers, relevant terms, please contact our staff.
- The Bank reserves the right to change, suspend or terminate the offers or to amend the terms at its sole discretion without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- In case of discrepancies between the Chinese and English versions of this promotional material, the Chinese version shall prevail.

### RMB Conversion Limitation Risk :

- RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.
- (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.
- (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.