



▶ “月月有息” 存款

- 突破一般定期存款於到期日才可收取利息的限制，每月利息可自動存入指定賬戶。
- 備有港元及人民幣可供選擇。
- 港元存款金額由港幣 5 萬至 500 萬元或人民幣起存金額為等值港幣 1 萬元。
- 備有 3 個月、6 個月及 1 年存期可供選擇。

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。

外幣風險聲明：

外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。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率的變動而蒙受虧損。



► Time Deposit with Monthly Interest Payment

- Differing from the conventional time deposit where the interest is collected by the maturity date, the scheduled interest of this Time Deposit is automatically credited to your designated account on a monthly basis.
- Hong Kong Dollars or Renminbi are available.
- For deposit in Hong Kong Dollars, the deposit amount ranges from HKD50,000 to HKD5,000,000. For deposit in Renminbi, the minimum initial deposit is HKD10,000 equivalent.
- Deposit periods of 3 months, 6 months and 1 year are available for choice.

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.

Foreign Exchange Risk Disclosure:

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into HKD or other foreign currencies.