



定期存款推廣優惠 - 最新特惠年利率

2024年1月2日

1. 「網上定期存款」x「90周年新春999大抽獎」電子渠道專享

快閃「網上新資金定期存款」						
電子渠道	「通達私人財富」/「通達理財」/ 「交銀理財」客戶(不適用於聯名戶)			公司客戶		
	貨幣	港元	美元	人民幣	港元	美元
起存金額	100萬	13萬	50萬	100萬	13萬	50萬
1個月	4.50%	4.90%	1.95%	4.00%	4.40%	1.45%
3個月	4.80%	5.25%	2.50%	4.30%	4.75%	2.00%
推廣代碼#	195					
「網上至好息定期存款」						
電子渠道	「通達私人財富」/「通達理財」/ 「交銀理財」客戶			公司客戶		
	貨幣	港元	美元	人民幣	港元	美元
起存金額	100萬	13萬	50萬	100萬	13萬	50萬
1個月	4.40%	4.80%	1.85%	3.90%	4.30%	1.35%
3個月	4.70%	5.15%	2.40%	4.20%	4.65%	1.90%
推廣代碼#	196					

客戶更可自動參加「90周年新春999大抽獎」

贏取最高港幣999元現金獎賞(得獎者共90名)



2. 「每日特息定期存款」

電子渠道專享

電子渠道	個人客戶			公司客戶		
	貨幣	港元	美元	人民幣	港元	美元
起存金額	2萬	3千	1萬	2萬	3千	1萬
1個月	4.20%	4.60%	1.65%	3.70%	4.10%	1.15%
3個月	4.50%	4.95%	2.20%	4.00%	4.45%	1.70%
6個月	4.50%	5.00%	2.45%	4.00%	4.50%	1.95%
12個月	4.15%	4.55%	2.40%	3.65%	4.05%	1.90%
推廣代碼#	197					

本行網點^	個人客戶			公司客戶		
	貨幣	港元	美元	人民幣	港元	美元
起存金額	2萬	3千	1萬	2萬	3千	1萬
1個月	4.00%	4.40%	1.45%	3.50%	3.90%	0.95%
3個月	4.30%	4.75%	2.00%	3.80%	4.25%	1.50%
6個月	4.30%	4.80%	2.25%	3.80%	4.30%	1.75%
12個月	3.95%	4.35%	2.20%	3.45%	3.85%	1.70%


註：特惠年利率只供參考而並非保證。本行將於客戶開立定期存款時確定最終適用的特惠年利率。

客戶服務熱線：223 95559



Time Deposit Promotion - The Latest Preferential Rate (p.a.) 2 January 2024

1. “Online Time Deposit” x “90th Anniversary 999 Lucky Draw”

 E-Channel	Flash Offer of “Online New Fund Time Deposit”						E-Channel Exclusive
	BComBEST Private / BComBEST / BOCOM FORTUNE Customers (Not applicable to Joint-named account)			Corporate Customers			
Currencies	HKD	USD	CNY	HKD	USD	CNY	
Minimum Deposit Amount	1,000,000	130,000	500,000	1,000,000	130,000	500,000	
1 Month	4.50%	4.90%	1.95%	4.00%	4.40%	1.45%	
3 Months	4.80%	5.25%	2.50%	4.30%	4.75%	2.00%	
Promotion Code#	195						
E-Channel	“Online Delighted Time Deposit”						
	BComBEST Private / BComBEST / BOCOM FORTUNE Customers			Corporate Customers			
Currencies	HKD	USD	CNY	HKD	USD	CNY	
Minimum Deposit Amount	1,000,000	130,000	500,000	1,000,000	130,000	500,000	
1 Month	4.40%	4.80%	1.85%	3.90%	4.30%	1.35%	
3 Months	4.70%	5.15%	2.40%	4.20%	4.65%	1.90%	
Promotion Code#	196						

What’s more! Customer can automatically participate in “90th Anniversary 999 Lucky Draw” to win up to HKD 999 Cash Rewards (Total: 90 Winners)



2. Daily Preferential Time Deposit

E-Channel Exclusive

E-Channel	Personal Customers			Corporate Customers		
	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	20,000	3,000	10,000	20,000	3,000	10,000
1 month	4.20%	4.60%	1.65%	3.70%	4.10%	1.15%
3 months	4.50%	4.95%	2.20%	4.00%	4.45%	1.70%
6 months	4.50%	5.00%	2.45%	4.00%	4.50%	1.95%
12 months	4.15%	4.55%	2.40%	3.65%	4.05%	1.90%
Promotion Code#	197					

Outlets of the Bank [^]	Personal Customers			Corporate Customers		
	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	20,000	3,000	10,000	20,000	3,000	10,000
1 month	4.00%	4.40%	1.45%	3.50%	3.90%	0.95%
3 months	4.30%	4.75%	2.00%	3.80%	4.25%	1.50%
6 months	4.30%	4.80%	2.25%	3.80%	4.30%	1.75%
12 months	3.95%	4.35%	2.20%	3.45%	3.85%	1.70%

Remark: The preferential interest rates are not guaranteed and for reference only. The Bank will confirm and advise the final applicable interest rate at the time when the time deposit is placed.

Customer Services Hotline : 223 95559



定期存款推廣優惠之條款及細則:

1. 特惠年利率是以本行 2024 年 1 月 2 日的「定期存款推廣優惠」年利率為示例，僅供參考之用而並非保證。本行將於客戶開立定期存款時確定最終適用的特惠年利率。如有任何爭議，本行保留最終決定權。
2. 快閃「網上新資金定期存款」之年利率只適用於經本行流動電話銀行 / 網上銀行並以推廣代碼及「合資格新資金結餘」開立定期存款之「通達私人財富」、「通達理財」、「交銀理財」個人單名客戶 (不包括聯名戶) 及公司客戶。該年利率不適用於個人聯名戶。
3. 「合資格新資金結餘」是指上述個人單名客戶 (不包括聯名戶) 及公司客戶之即時存款總值與上月月底，同一貨幣存款總值對比所增加之金額，扣減當月內同一貨幣已享用新資金優惠之定期存款本金總額。所有由客戶持有的同一貨幣單名儲蓄賬戶、支票賬戶及定期賬戶之結餘均會被計算在內。但並不包括客戶本人從本行所持有的聯名存款戶口轉賬而來的資金。如有任何爭議，本行保留對「合資格新資金結餘」定義的最終決定權。
4. 「網上至好息定期存款」之年利率只適用於經流動電話銀行 / 網上銀行並以推廣代碼開立定期存款之「通達私人財富」、「通達理財」、「交銀理財」客戶及公司客戶。「網上至好息定期存款」之年利率均適用於新 / 現有資金。
5. 「網上定期存款」優惠 x 「90 周年新春 999 大抽獎」
 - 5.1. 本優惠的「推廣期」由 2024 年 1 月 2 日至 2024 年 3 月 28 日 (包括首尾兩日)。
 - 5.2. 「網上定期存款」即指快閃「網上新資金定期存款」及「網上至好息定期存款」。
 - 5.3. 客戶於推廣期內經本行流動電話銀行或網上銀行以指定貨幣 (包括港元、美元及人民幣) 成功開立「網上定期存款」，即可獲一次「90 周年新春 999 大抽獎」機會 (「大抽獎合資格客戶」)。
 - 5.4. 大抽獎合資格客戶於推廣期內成功開立多於一筆相同指定貨幣的「網上定期存款」亦只可獲一次抽獎機會。如大抽獎合資格客戶同時成功做港元、美元及人民幣「網上定期存款」，可獲最多三次抽獎機會。所有交易以本行紀錄為準。
 - 5.5. 於整個推廣期內，每位大抽獎合資格客戶最多可獲一次中獎機會。得獎名額共 90 位，得獎者可獲現金獎賞最高港幣 999 元 (「現金獎賞」)，詳情如下:

「90 周年新春 999 大抽獎」	現金獎賞	名額
大獎	港幣 999 元	10 名
二獎	港幣 899 元	10 名
三獎	港幣 799 元	10 名
四獎	港幣 699 元	10 名
五獎	港幣 599 元	10 名
六獎	港幣 499 元	10 名
七獎	港幣 399 元	10 名
八獎:	港幣 299 元	10 名
九獎	港幣 199 元	10 名

- 5.6. 本行將於 2024 年 4 月份內進行抽獎，大抽獎合資格客戶可經本行網站查閱抽獎結果。現金獎賞將於 2024 年 4 月份內存入中獎者的港元儲蓄存款賬戶或港元支票活期存款賬戶，存入現金獎賞的賬戶由本行決定，並於交易紀錄中反映，不作另行通知。本行存入現金獎賞時，中獎者必須於本行維持有效的港元儲蓄存款賬戶或港元支票活期存款賬戶，否則本行將取消其獲享現金獎賞之資格，而不作另行通知或補發。
- 5.7. 「90 周年新春 999 大抽獎」不適用於本行或交通銀行股份有限公司香港分行的董事及 / 或員工。倘於推廣期內或本行派發獎賞時，相關客戶成為本行或交通銀行股份有限公司香港分行的董事及 / 或員工，本行將取消其獲享本獎賞的資格，概不事先通知。
6. 「每日特息定期存款」之年利率均適用於經本行網點或流動電話銀行 / 網上銀行開立定期存款之客戶。如經流動電話銀行 / 網上銀行，客戶必須以推廣代碼開立定期存款以享特惠年利率。「每日特息定期存款」之年利率均適用於新 / 現有資金。
7. 優惠名額有限，先到先得，額滿即止。本行保留權利隨時暫停或終止此推廣計劃及修改所有條款及細則，毋須事先另行通知。
8. 優惠及服務須受相關條款細則 (包括及不限於「綜合服務總條款」、「定期存款之開戶及運作須知」及「零售銀行服務收費表」) 約束。除非銀行同意，定期存款未到期不得提取。若銀行同意未到期提取，銀行除有權不計利息外，亦有權收取罰息或手續費。詳情請向本行職員查詢。客戶可向本行職員查詢或自行下載此「定期存款推廣優惠」年利率資料，以供日後參考之用。

#推廣代碼有效時間為星期一至五之每個營業日由上午 11 時至下午 8 時；及星期六之每個營業日由上午 9 時至下午 4 時。如有任何爭議，本行保留最終決定權。

^本行網點特惠年利率優惠有效時間為星期一至五之每個營業日由上午 11 時至下午 5 時；及星期六之每個營業日由上午 9 時至下午 1 時。如有任何爭議，本行保留最終決定權。

風險聲明：1. 外幣投資受匯率波動而產生風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而獲利或虧損。2. 人民幣乃受制於匯率風險，以及人民幣現時並非自由兌換的貨幣。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率變動而獲利或虧損。透過或由香港銀行進行的人民幣兌換或提供的人民幣服務，須受制於若干有關人民幣的政策或其他限制及相應的有關香港監管要求。有關要求將不時更改而毋須另行通知。



Terms and Conditions for Time Deposit Promotion:

1. The preferential interest rates are not guaranteed and are based on the interest rates of “Time Deposit Promotion” quoted on 2 January 2024 by the Bank for illustration and reference only. The Bank will confirm and advise the final applicable interest rate at the time when the time deposit is placed. In case of any dispute, the bank reserves the right of final decision.
2. The interest rates of flash offer of “Online New Fund Time Deposit” are applicable to the sole-named BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers (excluded joint-named accounts) and corporate customers who place time deposit by using promotion code with “Eligible New Fund Balance” via Mobile Banking / Internet Banking. Such interest rates are not applicable to the joint-named personal accounts.
3. “Eligible New Fund Balance” refers to the above sole-named customer’s (excluded joint-named accounts) and corporate customer’s incremental balance when comparing the latest deposit balance with the balance as of the same currency as of last month end, after deduction of the sum of principal amount of same currency which has been entitled to all new fund offers of time deposit in current month. The balance of all accounts, including sole-named Savings Accounts, Current Accounts and Time Deposits of the same currency will be counted towards the calculation of “Eligible New Fund Balance”. New Funds do not include funds transferred from customer’s own joint-name accounts. In case of any dispute on the definition of “Eligible New Fund Balance”, the Bank reserves the right to final decision.
4. The interest rates of “Online Delighted Time Deposit” are applicable to BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code via Mobile Banking / Internet Banking only. All interest rates of “Online Delighted Time Deposit” are applicable to both new and existing funds.
5. “Online Time Deposit” Offer x “90th Anniversary 999 Lucky Draw”
 - 5.1. Promotion Period of this promotional offer is from 2nd January 2024 to 28th March 2024 (both dates inclusive).
 - 5.2. “Online Time Deposit” refers to flash offer of “Online New Fund Time Deposit” and “Online Delighted Time Deposit”.
 - 5.3. Customer(s) who successfully place an “Online Time Deposit” of designated currencies (including HKD, USD and RMB) via Mobile Banking or Internet Banking of the Bank during the Promotion Period will be entitled to one “90th Anniversary 999 Lucky Draw” entry (the “Eligible Customers of Lucky Draw”).
 - 5.4. Eligible Customers of Lucky Draw who successfully place more than one “Online Time Deposit” of the same designated currency during the Promotion Period will only be entitled to one lucky draw entry. If Eligible Customers of Lucky Draw successfully place “Online Time Deposit” in HKD, USD and CNY at the same time, they will be entitled to a maximum of 3 lucky draw entries. All transactions are subject to the Bank’s records.
 - 5.5. During the entire Promotion Period, each Eligible Customer of Lucky Draw is eligible to win Lucky Draw once only. There will be 90 winners in total. The winner will receive a cash prize of up to HK\$999 (“Cash Reward”) and the details are as follows:

90th Anniversary 999 Lucky Draw”	Cash Reward	Quotas
First Prize	HKD999	10 winners
Second Prize	HKD899	10 winners
Third Prize	HKD799	10 winners
Forth Prize	HKD699	10 winners
Fifth Prize	HKD599	10 winners
Sixth Prize	HKD499	10 winners
Seventh Prize	HKD399	10 winners
Eighth Prize	HKD299	10 winners
Ninth Prize	HKD199	10 winners

- 5.6. The Bank will conduct the Lucky Draw in April 2024 and the Eligible Customer can check the Lucky Draw results on the Bank’s website. Cash Reward will be credited to the winner’s HKD savings account or HKD current account in April 2024. The account into which the Cash Reward will be credited shall be determined by the Bank and will be reflected in the transaction records and no separate notification will be provided. The winner must maintain a valid HKD savings account or HKD current Account with the Bank when the Bank credits the Cash Reward, otherwise, the Bank will cancel the winner’s eligibility to receive the Cash Reward without further notice or re-issuance.
- 5.7. All directors and/or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the “90th Anniversary 999 Lucky Draw”. If the relevant Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or when the Bank distributes the Cash Reward, the Bank will cancel his/her eligibility to receive the Cash Reward without prior notice.



6. The interest rates of “Daily Preferential Time Deposit” are applicable to customers who place time deposit via outlets of the Bank or Mobile Banking / Internet Banking. For Mobile Banking / Internet Banking, Customers must place time deposit by using promotion code to enjoy preferential interest rate. All interest rates of “Daily Preferential Time Deposit” are applicable to both new and existing funds.
7. The quota of this offer is limited and this offer is available on a first come first served basis. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
8. All offers and services are subject to their relevant terms and conditions (including but not limited to “General Terms and Conditions”, “Notes on Opening and Operation of Time Deposit Accounts” and “Bank Charges of Retail Banking Services”). Unless agreed by the Bank, time deposits cannot be withdrawn before maturity. If the Bank agrees the amount to be withdrawn before maturity, it shall be entitled not to give any interest and impose penalty or charge handling fee. Please contact the Bank staff for details. Customer may contact our Bank staff or download this “Preferential Rate of Time Deposit Promotion” for future reference.

#Promotion Code validity is effective from 11am till 8pm of each business day from Monday to Friday; and effective from 9am till 4pm of each business day of Saturday. In case of any dispute, the bank reserves the right of final decision.

^Preferential Interest Rate offered at Outlets of the Bank is effective from 11am till 5pm of each business day from Monday to Friday; and effective from 9am till 1pm of each business day of Saturday. In case of any dispute, the bank reserves the right of final decision.

Risk Disclosure: 1. Foreign currency investments are subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. 2. RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.