

Time Deposit Promotion Offer

Time Deposit special interest rate (p.a.) up to



| HKD | RMB | USD |
|-------|-------|-------|
| 4.25% | 2.30% | 4.80% |

Limited offers only while quotas last.

For details, please refer to the below [Terms and Conditions](#) and [General Terms and Conditions](#).

Place a time deposit now.

Call us on (852) 2815 9919 or visit any of our branches.

HKD Time Deposit Promotion Specific Terms and Conditions:

1. Subject to these Specific Terms and Conditions and the below General Terms and Conditions, the aforementioned up to 4.25%p.a. special interest rate privilege is only applicable to the SME Business Customers of OCBC Bank (Hong Kong) Limited (the "Bank") who bring in New Fund (as defined in Clause 5 of the Specific Terms and Conditions below) of HKD 100,000 or above for the placement of 6 Months Hong Kong Dollar (HKD) time deposit via any branches of the Bank from 25 March 2024.
2. Customers who bring in New Funds for the placement of HKD time deposit with designated tenor via any branches of the Bank from 25 March 2024 can enjoy a special interest rate with details set out as below:

| Tenor(s) | Special Interest Rate (Up to) | |
|-----------|-------------------------------|--------------------|
| | New Funds | Existing Funds |
| | HKD100,000 or above | HKD100,00 or above |
| 1 Month | 0.875%p.a. | 0.875%p.a. |
| 3 Months | 4.20%p.a. | 4.10%p.a. |
| 6 Months | 4.25%p.a. | 4.20%p.a. |
| 9 Months | 4.15%p.a. | 4.00%p.a. |
| 12 Months | 3.80%p.a. | 3.75%p.a. |

3. The offer of the aforementioned special interest rate is limited and is available on a first-come-first-served basis.
4. The aforementioned special interest rate privilege is an illustration for reference only, is not guaranteed and it may be revised by the Bank at any time in its absolute discretion without notice. Please contact any branches of the Bank for details.
5. "New Funds" refers to fund newly deposited into the bank in the forms of cash, cheque, cashier order, telegraphic transfer or CHATS from other banks. It does not include the customer's deposit amount currently placed with the Bank or funds withdrawn / transferred from any account(s) with the Bank. The applicable amount of New Fund shall be the net increase in the customer's total deposit amount as a result of depositing the New Fund in accordance with the foregoing terms as compared with the customer's average deposit amount with the Bank during previous calendar month immediately preceding the date of the customer's deposit of the New Fund.
6. Time deposit interest rate is fixed by the Bank at the inception or renewal of the time deposit and stated in the relevant account opening document or time deposit confirmation document.

General Terms and Conditions:

7. The Promotion is subject to the Terms and Conditions as well as the prevailing regulatory requirement. Eligible Customer cannot enjoy the privilege under the Promotion in conjunction with any other promotion offers of the Bank. For the avoidance of any doubt, the Bank reserves its right not to offer the privilege under the Promotion at its sole and absolute discretion without giving any reason therefor.
8. The Bank has the right to suspend, amend, vary and / or terminate all or any of the privilege mentioned herein and / or the Terms and Conditions or any part thereof from time to time and at any time without prior notice to or consent of any customer. The Bank's decision and interpretation on all matters and / or disputes concerning or arising from any of the privilege mentioned herein and / or the Terms and Conditions or any part thereof (including without limitation all or any definitions herein) shall be final, conclusive and binding on all customers.
9. For each joint account, all the account holders of that joint account will collectively be considered as one single account holder of that joint account for the aforementioned privilege. The Bank is entitled to deliver / grant the aforementioned privilege to any one of the account holders of that joint account as the Bank may deem fit in its sole and absolute discretion and such delivery / grant shall be conclusively deemed to have been made to and received by all the account holders of that joint account.
10. Withdrawal of time deposit before maturity is not allowed and it will be at the sole and absolute discretion of the Bank to allow such withdrawal in very exceptional circumstances and on such terms and conditions as the Bank shall think fit. Should the Bank agree to the withdrawal, the Bank reserves the right not to pay any interest on the deposit and to recover a handling charge of obtaining funds in the market for the pre-mature withdrawal of the deposit. Such charge shall be deducted from the principal sum before the withdrawal is made. However, the Bank shall, without giving any reason to the customer, have the right to uplift the time deposit before the date of maturity provided that interest shall only be payable pro rata up to the date of uplifting the time deposit by the Bank instead of the whole period of the time deposit, without prejudice to other rights which the Bank may have.
11. All products and services mentioned herein are subject to the Bank Terms & Conditions for all Accounts and Related

Services and all other terms and conditions applicable to them respectively.

12. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

RMB Time Deposit Promotion Specific Terms and Conditions:

- Subject to these Specific Terms and Conditions and the below General Terms and Conditions, customers of OCBC Bank (Hong Kong) Limited (the “Bank”) who bring in New Funds (as defined in Clause 4 of the Specific Terms and Conditions below) of the amount as specified in the table below for the placement of Renminbi (“RMB”) time deposit with designated tenor via any branches of the Bank from 25 March 2024 can enjoy the following special interest rate:

| Tenor(s) | Amount (HKD equivalent) | Promotion Rate (Up to) |
|-----------|-------------------------|------------------------|
| | | SME Business Customers |
| 3 Months | 100,000 or above | 2.00%p.a. |
| 6 Months | | 2.30%p.a. |
| 12 Months | | 2.20%p.a. |

- The offer of the aforementioned special interest rate is limited and is available on a first-come-first-served basis.
- The aforementioned special interest rate privilege is an illustration for reference only, is not guaranteed and may be revised by the Bank from time to time and at any time at its absolute discretion without prior notice or consent. Please contact any branches of the Bank for details.
- “New Funds” refers to funds newly deposited into the Bank in the forms of cash, cheque, cashier order, telegraphic transfer or CHATS from other banks. It does not include the customer’s deposit amount currently placed with the Bank or funds withdrawn / transferred from any account(s) with the Bank. The applicable amount of New Fund shall be the net increase in the customer’s total deposit amount as a result of depositing the New Fund in accordance with the foregoing terms as compared with the customer’s average total deposit amount with the Bank during the previous calendar month immediately preceding the date of the customer’s deposit of the New Fund and shall be calculated in RMB at such exchange rate as determined by the Bank at its sole and absolute discretion.
- Time deposit interest rate is fixed by the Bank at the inception or renewal of the time deposit and stated in the relevant account opening document or time deposit confirmation document.

General Terms and Conditions:

- The Promotion is subject to the Terms and Conditions as well as the prevailing regulatory requirement. Eligible Customer cannot enjoy the privilege under the Promotion in conjunction with any other promotion offers of the Bank. For the avoidance of any doubt, the Bank reserves its right not to offer the privilege under the Promotion at its sole and absolute discretion without giving any reason therefor.
- The Bank has the right to suspend, amend, vary and / or terminate all or any of the privilege mentioned herein and / or the Terms and Conditions or any part thereof from time to time and at any time without prior notice to or consent of any customer. The Bank’s decision and interpretation on all matters and / or disputes concerning or arising from any of the privilege mentioned herein and / or the Terms and Conditions or any part thereof (including without limitation all or any definitions herein) shall be final, conclusive and binding on all customers.
- For each joint account, all the account holders of that joint account will collectively be considered as one single account holder of that joint account for the aforementioned privilege. The Bank is entitled to deliver / grant the aforementioned privilege to any one of the account holders of that joint account as the Bank may deem fit in its sole and absolute discretion and such delivery / grant shall be conclusively deemed to have been made to and received by all the account holders of that joint account.
- Withdrawal of time deposit before maturity is not allowed and it will be at the sole and absolute discretion of the Bank to allow such withdrawal in very exceptional circumstances and on such terms and conditions as the Bank shall think fit. Should the Bank agree to the withdrawal, the Bank reserves the right not to pay any interest on the deposit and to recover a handling charge of obtaining funds in the market for the pre-mature withdrawal of the deposit. Such charge shall be deducted from the principal sum before the withdrawal is made. However, the Bank shall, without giving any reason to the customer, have the right to uplift the time deposit before the date of maturity provided that interest shall only be payable pro rata up to the date of uplifting the time deposit by the Bank instead of the whole period of the time deposit, without prejudice to other rights which the Bank may have.
- All products and services mentioned herein are subject to the Bank Terms & Conditions for all Accounts and Related Services and all other terms and conditions applicable to them respectively.
- If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

Risk Disclosure and Important Notes

- RMB is subject to exchange rate risks. The value of the RMB against any other foreign currencies fluctuates and is affected by changes in Mainland China and international political and economic conditions and by many other factors. The value of RMB compared to other currencies will vary with the prevailing exchange rates in the market.

- RMB is currently not freely convertible and there may at any given time be limited availability of RMB outside Mainland China. There is conversion risk in RMB, and daily or other limits may apply to conversion amounts. If converting to or from RMB in Hong Kong, the customers may have to allow sufficient time to avoid exceeding such limits.

USD Time Deposit Promotion Specific Terms and Conditions:

1. Subject to these Specific Terms and Conditions and the below General Terms and Conditions, the aforementioned up to 4.80%p.a. special interest rate privilege is only applicable to the SME Business Customers of OCBC Bank (Hong Kong) Limited (the "Bank") who brings in New Funds (as defined in Clause 5 of the Specific Terms and conditions below) of HKD 100,000 or above (or equivalent) for the placement of 3 Months US Dollar (USD) time deposit via any branches of the Bank from 25 March 2024.
2. Customers who bring in New Fund of HKD 100,000 or above (or equivalent) for the placement of USD time deposit with designated tenor via any branches of the Bank from 25 March 2024 can enjoy a special interest rate with details set out as below:

| Tenor(s) | Amount (HKD equivalent) | Special Interest Rate (Up to) |
|-----------|-------------------------|-------------------------------|
| | | SME Business Customers |
| 1 Month | 100,000 or above | 3.88%p.a. |
| 3 Months | | 4.80%p.a. |
| 6 Months | | 4.55%p.a. |
| 12 Months | | 4.30%p.a. |

3. The offer of the aforementioned special interest rate is limited and is available on a first-come-first-served basis.
4. The aforementioned special interest rate privilege is an illustration for reference only, is not guaranteed and it may be revised by the Bank at any time in its absolute discretion without any prior notice. Please contact any branches of the Bank for details.
5. "New Funds" refers to fund newly deposited into the bank in the forms of cash, cheque, cashier order, telegraphic transfer or CHATS from other banks. It does not include the customer's deposit amount currently placed with the Bank or funds withdrawn / transferred from any account(s) with the Bank. The applicable amount of New Fund shall be the net increase in the customer's total deposit amount as a result of depositing the New Fund in accordance with the foregoing terms as compared with the customer's average deposit amount with the Bank during the previous calendar month immediately preceding the date of the customer's deposit of the New Fund.
6. Time deposit interest rate is fixed by the Bank at the inception or renewal of the time deposit and stated in the relevant account opening document or time deposit confirmation document.

General Terms and Conditions:

7. The Promotion is subject to the Terms and Conditions as well as the prevailing regulatory requirement. Eligible Customer cannot enjoy the privilege under the Promotion in conjunction with any other promotion offers of the Bank. For the avoidance of any doubt, the Bank reserves its right not to offer the privilege under the Promotion at its sole and absolute discretion without giving any reason therefor.
8. The Bank has the right to suspend, amend, vary and / or terminate all or any of the privilege mentioned herein and / or the Terms and Conditions or any part thereof from time to time and at any time without prior notice to or consent of any customer. The Bank's decision and interpretation on all matters and / or disputes concerning or arising from any of the privilege mentioned herein and / or the Terms and Conditions or any part thereof (including without limitation all or any definitions herein) shall be final, conclusive and binding on all customers.
9. For each joint account, all the account holders of that joint account will collectively be considered as one single account holder of that joint account for the aforementioned privilege. The Bank is entitled to deliver / grant the aforementioned privilege to any one of the account holders of that joint account as the Bank may deem fit in its sole and absolute discretion and such delivery / grant shall be conclusively deemed to have been made to and received by all the account holders of that joint account.
10. Withdrawal of time deposit before maturity is not allowed and it will be at the sole and absolute discretion of the Bank to allow such withdrawal in very exceptional circumstances and on such terms and conditions as the Bank shall think fit. **Should the Bank agree to the withdrawal, the Bank reserves the right not to pay any interest on the deposit and to recover a handling charge of obtaining funds in the market for the pre-mature withdrawal of the deposit. Such charge shall be deducted from the principal sum before the withdrawal is made.** However, the Bank shall, without giving any reason to the customer, have the right to uplift the time deposit before the date of maturity provided that interest shall only be payable pro rata up to the date of uplifting the time deposit by the Bank instead of the whole period of the time deposit, without prejudice to other rights which the Bank may have.
11. All products and services mentioned herein are subject to the Bank Terms & Conditions for all Accounts and Related Services and all other terms and conditions applicable to them respectively.
12. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

Risk Disclosure and Important Notes

- Foreign currency-denominated transactions involve currency risks. Fluctuations in currency rates may result in significant losses in the amount invested in the event that the currency denomination of the transaction exchanges to another currency.
- Customers should not make any investment decision solely based on the information provided in this promotional material. Before making any investment decision, customers should read attentively and carefully consider all the relevant investment product's offering documents and information (including but not limited to the risk factors set out therein) to understand the products features and associated risks. Investment decision is made by customers; customers should also seriously consider if the relevant investment product is suitable for them by reference to their own financial position, investment objectives, investment experience and other relevant circumstances. If necessary, customers should obtain independent professional advice before making any investment decision.