



**港元最優惠貸款利率及零售銀行之個人客戶的港元儲蓄存款息率
將於 2025 年 10 月 31 日起調整**

港元最優惠貸款利率及零售銀行之個人客戶的港元儲蓄存款息率將作下列調整，並於 2025 年 10 月 31 日起生效：

港元最優惠貸款利率

華僑銀行及其附屬公司下調其港元最優惠貸款利率 0.125%，即港元最優惠貸款利率將下調至年息 5.5%。

零售銀行之個人客戶的港元儲蓄存款息率

存款結餘(港元)	適用之年利率
10,000 或以下	0%
10,000 以上	首 3,000,000 港元 (即由 0 至 3,000,000 港元) 之結餘 : 0.001% 其後(即 3,000,000 港元以上)之結餘 : 0.075%

註: 適用於零售銀行之個人客戶的港元儲蓄存款戶口

如有查詢，請親臨本行任何一間分行了解詳情。

華僑銀行 (香港) 有限公司 謹啟

2025 年 10 月 30 日

**Change of Hong Kong Dollar [HKD] Prime Lending Rate and
HKD Savings Rate of Retail Banking personal customers
effective from 31 October 2025**

With effect from 31 October 2025, our HKD Prime Lending Rate and HKD savings deposit rate of Retail Banking personal customers will be revised as follows:

HKD Prime Lending Rate

OCBC Bank and its subsidiaries will decrease its HKD Prime Lending Rate by 0.125% to 5.5% per annum.

HKD savings deposit rate of Retail Banking personal customers

Account Balance (HKD)	Applicable Interest Rate Per Annum
10,000 or below	0%
Above 10,000	0.001% for the first HKD3,000,000 (i.e. balance from HKD 0 to HKD3,000,000) 0.075% for the remainder (i.e. balance above HKD3,000,000)

Remark: Applicable to HKD savings accounts of Retail Banking personal customers

For enquiries, please visit any of our branches for details.

OCBC Bank (Hong Kong) Limited

30 October 2025