

定期存款優惠



定期存款年利率高達

港幣	人民幣	美元
2.80%	1.00%	3.75%

優惠名額有限，額滿即止。

以上優惠詳情，請參閱有關優惠之[指定條款及細則](#)及[一般條款及細則](#)。

跨境理財南向通客戶如欲了解更多有關本行的定期存款優惠詳情，請與您的客戶服務經理查詢或致電查詢熱線：400 1200 498 (免費電話)。

請即開立定期存款

 **3199 9188**

 **親臨分行**

港幣定期存款優惠指定條款及細則：

1. 受限於本指定條款及細則及下述的一般條款及細則，上述高達2.80厘之特惠年利率優惠只適用於由2025年12月2日起經華僑銀行(香港)有限公司(「本行」)之分行以全新資金(定義請見下述指定條款及細則第5條)港幣100,000元或以上敍做3個月存款期之港幣定期存款的本行宏富理財客戶。
2. 客戶由2025年12月2日起經本行之分行以下列指定金額之全新資金敍做指定存款期之港幣定期存款可享特惠年利率優惠。詳情如下：

存款期	宏富理財客戶		個人客戶	
	定期存款金額	特惠年利率(高達)	定期存款金額	特惠年利率(高達)
1 個月	港幣 100,000 元或以上全新資金	2.68 厘	港幣 500,000 元或以上全新資金	2.50 厘
3 個月		2.80 厘		2.60 厘
6 個月		2.60 厘		2.50 厘
12 個月		2.50 厘		2.40 厘

3. 上述特惠年利率優惠名額有限，先到先得，額滿即止。
4. 上述特惠年利率只供參考之用而非保證，本行可能隨時作出更改，恕不另行通知，詳情請向本行之分行查詢。
5. 「全新資金」指以現金或其他銀行支票/ 本票或經電匯/ 電子結算由其他銀行存入本行之資金，惟並不包括客戶現時存放在本行之存款或透過在本行之其他戶口提取或轉賬而得之資金。於存入新資金後，該客戶於本行之總存款額將與存入新資金前過去1個曆月該客戶於本行之平均總存款額比較，其淨增加之金額方確認為「全新資金」。
6. 定期存款之利率於定期存款起存或續期時由本行釐定，並會在相關開戶文件或定期存款確認文件內列明。

一般條款及細則：

7. 以上優惠均受條款及細則及現行監管要求約束。合資格客戶不得同時獲享本行所提供之任何其他優惠及本推廣之優惠。為免引起任何爭議，本行有唯一及絕對酌情權拒絕向客戶提供本推廣之上述優惠而無須給予任何理由。
8. 本行有權不時及隨時暫停、修改、更改及/ 或終止所有或任何本推廣之優惠及/ 或條款及細則而無須事先通知任何客戶。就本推廣之任何優惠及/ 或條款及細則所引起或產生之事宜及/ 或爭議，均以本行之決定及解釋(包括但不限於對本文中所有或任何定義)為準，而本行之決定及解釋亦具終局性，並對客戶具約束力。
9. 若賬戶之賬戶持有多於一位，所有賬戶持有人將被共同地被視為該賬戶之單一賬戶持有人以享有關優惠。本行有權將有關優惠贈予本行按其唯一及絕對酌情權認為合適之該賬戶其中一位賬戶持有人，而該優惠亦將被終局性地視作已送交予該賬戶之所有賬戶持有人並為其所收悉。
- 10.客戶不得取回未到期之存款，但在非常特別或例外之情況下，本行有完全絕對酌情權同意客戶在存款到期日前以本行認為適合的條款及細則下提款。若本行同意該提款，**本行保留不支付任何利息及向客戶討回因中途終止存款導致本行須向資金市場拆入款項所涉及之費用之權利。該等費用亦得先從本金中扣除，餘款始付還客戶。**然而，本行有權於到期日之前撤銷定期存款而毋須向客戶提供任何理由，但利息只會按比例計至本行撤銷定期存款之日而非定期存款的整段期間，而不損本行擁有的其他權利。
- 11.所有在此提及之產品及服務均受本行之所有戶口及相關服務之條款及章則及所有其他分別對其適用的條款及細則所約束。
- 12.如中、英文版本之間有任何歧異，一概以英文版本為準。

人民幣定期存款優惠

A 部分: 以全新資金敍做人民幣定期存款(「優惠1」)之指定條款及細則：

1. 受限於本指定條款及細則及下述的一般條款及細則，華僑銀行(香港)有限公司(「本行」)之客戶由2025年12月2日起經本行任何分行以下列指定金額之全新資金(定義見指定條款及細則第4條)敍做指定存款期之指定人民幣定期存款，可享以下特惠年利率：

存款期	宏富理財客戶		個人客戶	
	定期存款金額	特惠年利率(高達)	定期存款金額	特惠年利率(高達)
1 個月	100,000 元或以上全新資金	0.01 厘	100,000 元或以上全新資金	0.01 厘
3 個月		1.00 厘		0.80 厘
6 個月		1.00 厘		0.80 厘
12 個月		1.00 厘		0.80 厘

2. 上述特惠年利率優惠名額有限，先到先得，額滿即止。
3. 上述特惠年利率只供參考之用而非保證。本行可按其絕對酌情權不時及隨時更改上述特惠年利率而無須事先另行通知或獲得任何同意。詳情請向本行之分行查詢。
4. 「全新資金」指以現金或其他銀行支票 / 本票或經電匯 / 電子結算由其他銀行存入本行之資金，惟並不包括客戶現時存放在本行之存款或透過在本行之其他戶口提取或轉賬而得之資金。於存入新資金後，該客戶於本行之總存款額將與存入新資金之前過去1個曆月該客戶於本行之平均總存款額比較，其淨增加之金額方確認為「全新資金」。該金額以人民幣計算，而相關匯率換算以本行唯一及絕對酌情下釐定。
5. 定期存款之利率於定期存款起存或續期時由本行釐定，並會在相關開戶文件或定期存款確認文件內列明。

一般條款及細則：

6. 以上優惠均受條款及細則及現行監管要求約束。合資格客戶不得同時獲享本行所提供之任何其他優惠及本推廣之優惠。為免引起任何爭議，本行有唯一及絕對酌情權拒絕向客戶提供本推廣之上述優惠而無須給予任何理由。
7. 本行有權不時及隨時暫停、修改、更改及/ 或終止所有或任何本推廣之優惠及/ 或條款及細則而無須事先通知任何客戶。就本推廣之任何優惠及/ 或條款及細則所引起或產生之事宜及/ 或爭議，均以本行之決定及解釋(包括但不限於對本文中所有或任何定義)為準，而本行之決定及解釋亦具終局性，並對客戶具約束力。
8. 若賬戶之賬戶持有多於一位，所有賬戶持有人將被共同地被視為該賬戶之單一賬戶持有人以享有關優惠。本行有權將有關優惠贈予本行按其唯一及絕對酌情權認為合適之該賬戶其中一位賬戶持有人，而該優惠亦將被終局性地視作已送交予該賬戶之所有賬戶持有人並為其所收悉。
9. 客戶不得取回未到期之存款，但在非常特別或例外之情況下，本行有完全絕對酌情權同意客戶在存款到期日前以本行認為適合的條款及細則下提款。若本行同意該提款，**本行保留不支付任何利息及向客戶討回因中途終止存款導致本行須向資金市場拆入款項所涉及之費用之權利。該等費用亦得先從本金中扣除，餘款始付還客戶。**然而，本行有權於到期日之前撤銷定期存款而毋須向客戶提供任何理由，但利息只會按比例計至本行撤銷定期存款之日而非定期存款的整段期間，而不損本行擁有的其他權利。
- 10.所有在此提及之產品及服務均受本行之所有戶口及相關服務之條款及章則及所有其他分別對其適用的條款及細則所約束。
- 11.如中、英文版本之間有任何歧異，一概以英文版本為準。

風險披露及重要提示：

1. 人民幣存在匯率風險。人民幣對任何其他外幣的匯價會波動並且受到中國內地及國際政治及經濟狀況及多個其他因素影響。與其他貨幣相比人民幣結算金額的價值將因應現行市場匯率而變更。
2. 現時人民幣不可自由兌換及可能在任何特定時間在中國內地以外只有有限度的人民幣供應。人民幣存在兌換風險，並且就兌換金額可能有每日限額或其他限制。如在香港買賣人民幣，客戶可能需要容許足夠時間以避免超過該等限制。
3. 買賣差價風險是指在「買入價」和「賣出價」之間的價格差異(“差價”)可能對閣下造成損失的風險。在外幣匯價的報價中，貨幣的「銀行買入價」是銀行願意購買該貨幣的價格；而「銀行賣出價」則是銀行願意出售該貨幣的價格，其中的差價是銀行以其完全及絕對酌情權所釐定。當閣下希望經本行買入或賣出某個貨幣時，閣下必須接受銀行買入/銀行賣出價之間的差異。

美元定期存款優惠指定條款及細則：

1. 受限於本指定條款及細則及下述的一般條款及細則，上述高達3.75厘之特惠年利率優惠只適用於由2025年12月2日起經華僑銀行(香港)有限公司(「本行」)之分行以全新資金(定義請見下述指定條款及細則第5條)港幣100,000元或以上(或其等值)敍做3個月存款期之美元定期存款的本行之宏富理財客戶。
2. 客戶由2025年12月2日起經本行之分行以港幣100,000元或以上(或其等值)敍做指定存款期之美元定期存款可享特惠年利率優惠。詳情如下：

存款期	宏富理財客戶		個人客戶	
	定期存款金額	特惠年利率(高達)	定期存款金額	特惠年利率(高達)
1 個月	100,000 或以上全新資金	3.60 厘	100,000 或以上全新資金	3.50 厘
3 個月		3.75 厘		3.60 厘
6 個月		3.50 厘		3.38 厘
12 個月		3.00 厘		2.90 厘

3. 上述特惠年利率優惠名額有限，先到先得，額滿即止。
4. 上述特惠年利率只供參考之用而非保證，本行可能隨時作出更改，恕不另行事先通知，詳情請向本行之分行查詢。
5. 「全新資金」指以現金或其他銀行支票/ 本票或經電匯/ 電子結算由其他銀行存入本行之資金，惟並不包括客戶現時存放在本行之存款或透過在本行之其他戶口提取或轉賬而得之資金。於存入新資金後，該客戶於本行之總存款額將與存入新資金之前過去1個曆月該客戶於本行之平均總存款額比較，其淨增加之金額方確認為「全新資金」。
6. 定期存款之利率於定期存款起存或續期時由本行釐定，並會在相關開戶文件或定期存款確認文件內列明。

一般條款及細則：

7. 以上優惠均受條款及細則及現行監管要求約束。合資格客戶不得同時獲享本行所提供之任何其他優惠及本推廣之優惠。為免引起任何爭議，本行有唯一及絕對酌情權拒絕向客戶提供本推廣之上述優惠而無須給予任何理由。
8. 本行有權不時及隨時暫停、修改、更改及/ 或終止所有或任何本推廣之優惠及/ 或條款及細則而無須事先通知任何客戶。就本推廣之任何優惠及/ 或條款及細則所引起或產生之事宜及/ 或爭議，均以本行之決定及解釋(包括但不限於對本文中所有或任何定義)為準，而本行之決定及解釋亦具終局性，並對客戶具約束力。
9. 若賬戶之賬戶持有多於一位，所有賬戶持有人將被共同地被視為該賬戶之單一賬戶持有人以享有關優惠。本行有權將有關優惠贈予本行按其唯一及絕對酌情權認為合適之該賬戶其中一位賬戶持有人，而該優惠亦將被終局性地視作已送交予該賬戶之所有賬戶持有人並為其所收悉。
- 10.客戶不得取回未到期之存款，但在非常特別或例外之情況下，本行有完全絕對酌情權同意客戶在存款到期日前以本行認為適合的條款及細則下提款。若本行同意該提款，**本行保留不支付任何利息及向客戶討回因中途終止存款導致本行須向資金市場拆入款項所涉及之費用之權利。該等費用亦得先從本金中扣除，餘款始付還客戶。**然而，本行有權於到期日之前撤銷定期存款而毋須向客戶提供任何理由，但利息只會按比例計至本行撤銷定期存款之日而非定期存款的整段期間，而不損本行擁有的其他權利。
- 11.所有在此提及之產品及服務均受本行之所有戶口及相關服務之條款及章則及所有其他分別對其適用的條款及細則所約束。
- 12.如中、英文版本之間有任何歧異，一概以英文版本為準。

風險披露及重要提示：

1. 以外幣計算的交易涉及匯率風險，如閣下需要將該交易的單位貨幣兌換成另一種貨幣，或須承擔因匯率波動而引致本金上的嚴重虧損。
2. 客戶不應只根據本宣傳品而作出投資決定。客戶應仔細閱讀及小心考慮所有有關產品之文件及資料（包括但不限於該等文件及資料所載之風險因素），了解其特性及風險因素。投資決定是由客戶自行作出的；客戶亦應就其本身的財政狀況、投資目標、投資經驗及其他有關情況，慎重考慮該項投資是否適合自己。若有需要，應諮詢獨立專業顧問意見。
3. 買賣差價風險是指在「買入價」和「賣出價」之間的價格差異(“差價”)可能對閣下造成損失的風險。在外幣匯價的報價中，貨幣的「銀行買入價」是銀行願意購買該貨幣的價格；而「銀行賣出價」則是銀行願意出售該貨幣的價格，其中的差價是銀行以其完全及絕對酌情權所釐定。當閣下希望經本行買入或賣出某個貨幣時，閣下必須接受銀行買入/銀行賣出價之間的差異。

Time Deposit Promotion Offer

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

HKD	RMB	USD
2.80%	1.00%	3.75%

Limited offers only while quotas last.

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

*For Wealth Management Connect Southbound customers, please contact your relationship manager or call our hotline at 400 1200 498 (Toll Free) for more details about our time deposit promotion offers.

Place a time deposit now

 **3199 9188**  **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 2.80%p.a. special interest rate privilege is only applicable to the Premier Banking 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 3 Months Hong Kong Dollar (HKD) time deposit via any branches of the Bank from **2 Dec 2025**.
- 2. Customers who bring in New Funds for the placement of HKD time deposit with designated tenor via any branches of the Bank from **2 Dec 2025** can enjoy a special interest rate with details set out as below:

Tenor	Premier Banking Customers		Mass Customers	
	Time Deposit Amount	Special Interest Rate (Up to)	Time Deposit Amount	Special Interest Rate (Up to)
1 Month	HKD 100,000 or above New Fund	2.68% p.a.	HKD 500,000 or above New Fund	2.50% p.a.
3 Months		2.80% p.a.		2.60% p.a.
6 Months		2.60% p.a.		2.50% p.a.
12 Months		2.50% p.a.		2.40% 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

Part A: Specific Terms and Conditions for New Funds (“Promotion 1”)

- 1. 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 **2 Dec 2025** can enjoy the following special interest rate:

Tenor	Premier Banking Customers		Mass Customers	
	Time Deposit Amount	Special Interest Rate (Up to)	Time Deposit Amount	Special Interest Rate (Up to)
1 Month	100,000 or above New Fund	0.01%p.a.	100,000 or above New Fund	0.01%p.a.
3 Months		1.00%p.a.		0.80%p.a.
6 Months		1.00%p.a.		0.80%p.a.
12 Months		1.00%p.a.		0.80%p.a.

- 2. The offer of the aforementioned special interest rate is limited and is available on a first-come-first-served basis.
- 3. 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.
- 4. “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.
- 5. 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:

- 6. 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.
- 7. 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.
- 8. 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.
- 9. 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.
- 10. 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.
- 11. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

Risk Disclosure and Important Notes

- 1. 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.
- 2. 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.
- 3. Bid-ask spread risk refers to the risk of potential losses that may be incurred due to the price difference (“spread”) between the "buying price" and "selling price". In foreign exchange quotation, the "Bank Buy price" is the price at which the Bank is willing to buy a currency, while the "Bank Sell price" is the price at which the Bank is willing to sell a currency. The spread between them is determined by the Bank at its sole and absolute discretion. When you wish to buy or sell a currency through the Bank, you must accept the difference between the Bank buying and Bank selling prices.

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 3.75%p.a. special interest rate privilege is only applicable to the Premier Banking 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 **2 Dec 2025**.
- 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 **2 Dec 2025** can enjoy a special interest rate with details set out as below:

Tenor	Premier Banking Customers		Mass Customers	
	Time Deposit Amount	Special Interest Rate (Up to)	Time Deposit Amount	Special Interest Rate (Up to)
1 Month	100,000 or above New Fund	3.60%p.a.	100,000 or above New Fund	3.50%p.a.
3 Months		3.75%p.a.		3.60%p.a.
6 Months		3.50%p.a.		3.38%p.a.
12 Months		3.00%p.a.		2.90%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

- 1. 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.
- 2. 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.
- 3. Bid-ask spread risk refers to the risk of potential losses that may be incurred due to the price difference (“spread”) between the "buying price" and "selling price". In foreign exchange quotation, the "Bank Buy price" is the price at which the Bank is willing to buy a currency, while the "Bank Sell price" is the price at which the Bank is willing to sell a currency. The spread between them is determined by the Bank at its sole and absolute discretion. When you wish to buy or sell a currency through the Bank, you must accept the difference between the Bank buying and Bank selling prices.

定期存款优惠

定期存款年利率高达

港币	人民币	美元
2.80%	1.00%	3.75%

优惠名额有限，额满即止。

以上优惠详情，请参阅有关优惠之[指定条款和细则](#)及[一般条款和细则](#)。

跨境理财南向通客户如欲了解更多有关本行的定期存款优惠详情，请与您的客户服务经理查询或致电查询热线：400 1200 498 (免费电话)。

请即开立定期存款

 3199 9188  亲临分行

港币定期存款优惠指定条款和细则：

1. 受限于本指定条款和细则及下述的一般条款和细则，上述高达2.80厘之特惠年利率优惠只适用于由2025年12月2日起经华侨银行(香港)有限公司（「本行」）之分行以全新资金（定义请见下述指定条款和细则第5条）港币100,000元或以上叙做3个月存款期之港币定期存款的本行宏富理财客户。
2. 客户由2025年12月2日起经本行之分行以下列指定金额之全新资金叙做指定存款期之港币定期存款可享特惠年利率优惠。详情如下：

存款期	宏富理财客户		个人客户	
	定期存款金额	特惠年利率(高达)	定期存款金额	特惠年利率(高达)
1 个月	港币 100,000 元或以上全新资金	2.68 厘	港币 500,000 元或以上全新资金	2.50 厘
3 个月		2.80 厘		2.60 厘
6 个月		2.60 厘		2.50 厘
12 个月		2.50 厘		2.40 厘

3. 上述特惠年利率优惠名额有限，先到先得，额满即止。
4. 上述特惠年利率只供参考之用而非保证，本行可能随时作出更改，恕不另行通知，详情请向本行之分行查询。
5. 「全新资金」指以现金或其他银行支票/ 本票或经电汇/ 电子结算由其他银行存入本行之资金，惟并不包括客户现时存放在本行之存款或透过在本行之其他户口提取或转账而得之资金。于存入新资金后，该客户于本行之总存款额将与存入新资金前过去1个历月该客户于本行之平均总存款额比较，其净增加之金额方确认为「全新资金」。
6. 定期存款之利率于定期存款起存或续期时由本行厘定，并会在相关开户文件或定期存款确认文件内列明。

一般条款和细则：

7. 以上优惠均受条款及细则及现行监管要求约束。合资格客户不得同时获享本行所提供之任何其他优惠及本推广之优惠。为免引起任何争议，本行有唯一及绝对酌情权拒绝向客户提供本推广之优惠而无须给予任何理由。
8. 本行有权不时及随时暂停、修改、更改及/ 或终止所有或任何本推广之优惠及/ 或条款及细则而无须事先通知任何客户。就本推广之任何优惠及/ 或条款及细则所引起或产生之事宜及/ 或争议，均以本行之决定及解释(包括但不限于对本文中所有或任何定义)为准，而本行之决定及解释亦具终局性，并对客户具约束力。
9. 若账户之账户持有人多于一位，所有账户持有人将被共同地被视为该账户之单一账户持有人以享有关优惠。 本行有权将有关优惠赠予本行按其唯一及绝对酌情权认为合适之该账户其中一位账户持有人，而该优惠亦将被终局性地视作已送交予该账户之所有账户持有人并为其所收悉。
- 10.客户不得取回未到期之存款，但在非常特别或例外之情况下，本行有完全绝对酌情权同意客户在存款到期日前以本行认为适合的条款和细则下提款。若本行同意该提款，**本行保留不支付任何利息和向客户讨回因中途终止存款导致本行须向资金市场拆入款项所涉及之费用之权利。该等费用亦得先从本金中扣除，余款始付还客户。**然而，本行有权于到期日之前撤销定期存款而毋须向客户提供任何理由，但利息只会按比例计至本行撤销定期存款之日而非定期存款的整段期间，而不损本行拥有的其他权利。
- 11.所有在此提及之产品及服务均受本行之所有户口及相关服务之条款及章则及所有其他分别对其适用的条款及细则所约束。
- 12.如中、英文版本之间有任何歧异，一概以英文版本为准。

人民币定期存款优惠

A 部分：以全新资金叙做人民币定期存款（「优惠1」）之指定条款和细则：

1. 受限于本指定条款和细则及下述的一般条款和细则，华侨银行(香港)有限公司（「本行」）之客户由2025年12月2日起经本行任何分行以下列指定金额之全新资金（定义见指定条款和细则第4条）叙做指定存款期之指定人民币定期存款，可享以下特惠年利率：

存款期	宏富理财客户		个人客户	
	定期存款金额	特惠年利率(高达)	定期存款金额	特惠年利率(高达)
1 个月	100,000 或以上全新資金	0.01 厘	100,000 或以上全新資金	0.01 厘
3 个月		1.00 厘		0.80 厘
6 个月		1.00 厘		0.80 厘
12 个月		1.00 厘		0.80 厘

2. 上述特惠年利率优惠名额有限，先到先得，额满即止。
3. 上述特惠年利率只供参考之用而非保证。本行可按其绝对酌情权不时和随时更改上述特惠年利率而无须事先另行通知或获得任何同意。详情请向本行之分行查询。
4. 「全新资金」指以现金或其他银行支票 / 本票或经电汇 / 电子结算由其他银行存入本行之资金，惟并不包括客户现时存放在本行之存款或透过在本行之其他户口提取或转账而得之资金。于存入新资金后，该客户于本行之总存款额将与存入新资金之前过去1个历月该客户于本行之平均总存款额比较，其净增加之金额方确认为「全新资金」。该金额以人民币计算，而相关汇率换算以本行唯一和绝对酌情下厘定。
5. 定期存款之利率于定期存款起存或续期时由本行厘定，并会在相关开户文件或定期存款确认文件内列明。

一般条款和细则：

6. 以上优惠均受条款及细则及现行监管要求约束。合资格客户不得同时获享本行所提供之任何其他优惠及本推广之优惠。为免引起任何争议，本行有唯一及绝对酌情权拒绝向客户提供本推广之优惠而无须给予任何理由。
7. 本行有权不时及随时暂停、修改、更改及/ 或终止所有或任何本推广之优惠及/ 或条款及细则而无须事先通知任何客户。就本推广之任何优惠及/ 或条款及细则所引起或产生之事宜及/ 或争议，均以本行之决定及解释(包括但不限于对本文中所有或任何定义)为准，而本行之决定及解释亦具终局性，并对客户具约束力。
8. 若账户之账户持有人多于一位，所有账户持有人将被共同地被视为该账户之单一账户持有人以享有关优惠。 本行有权将有关优惠赠予本行按其唯一及绝对酌情权认为合适之该账户其中一位账户持有人，而该优惠亦将被终局性地视作已送交予该账户之所有账户持有人并为其所收悉。
9. 客户不得取回未到期之存款，但在非常特别或例外之情况下，本行有完全绝对酌情权同意客户在存款到期日前以本行认为适合的条款和细则下提款。若本行同意该提款，**本行保留不支付任何利息和向客户讨回因中途终止存款导致本行须向资金市场拆入款项所涉及之费用之权利。该等费用亦得先从本金中扣除，余款始付还客户。**然而，本行有权于到期日之前撤销定期存款而毋须向客户提供任何理由，但利息只会按比例计至本行撤销定期存款之日而非定期存款的整段期间，而不损本行拥有的其他权利。
- 10.所有在此提及之产品及服务均受本行之所有户口及相关服务之条款及章则及所有其他分别对其适用的条款及细则所约束。
- 11.如中、英文版本之间有任何歧异，一概以英文版本为准。

风险披露和重要提示：

1. 人民币存在汇率风险。人民币兑任何其他外币的汇价会波动并且受到中国内地及国际政治和经济状况和多个其他因素影响。与其他货币相比人民币结算金额的价值将因应现行市场汇率而变更。
2. 现时人民币不可自由兑换和可能在中国内地以外只有有限度的人民币供应。人民币存在兑换风险，并且就兑换金额可能有每日限额或其他限制。如在香港买卖人民币，客户可能需要容许足够时间以避免超过该等限制。
3. 买卖差价风险是指在「买入价」和「卖出价」之间的价格差异(“差价”)可能对阁下造成损失的风险。 在外币汇价的报价中，货币的「银行买入价」是银行愿意购买该货币的价格；而「银行卖出价」则是银行愿意出售该货币的价格，其中的差价是银行以其完全及绝对 酌情权所厘定。 当阁下希望经本行买入或卖出某个货币时，阁下必须接受银行买入/银行卖出价之间的差异。

美元定期存款优惠指定条款和细则：

1. 受限于本指定条款和细则及下述的一般条款和细则，上述高达3.75厘之特惠年利率优惠只适用于由2025年12月2日起经华侨银行(香港)有限公司（「本行」）之分行以全新资金（定义请见下述指定条款和细则第5条）港币100,000元或以上(或其等值)叙做3个月存款期之美元定期存款的本行之宏富理财客户。
2. 客户由2025年12月2日起经本行之分行以港币100,000元或以上(或其等值)叙做指定存款期之美元定期存款可享特惠年利率优惠。详情如下：

存款期	宏富理财客户		个人客户	
	定期存款金额	特惠年利率(高达)	定期存款金额	特惠年利率(高达)
1 个月	100,000 或以上全新資金	3.60 厘	100,000 或以上全新資金	3.50 厘
3 个月		3.75 厘		3.60 厘
6 个月		3.50 厘		3.38 厘
12 个月		3.00 厘		2.90 厘

3. 上述特惠年利率优惠名额有限，先到先得，额满即止。
4. 上述特惠年利率只供参考之用而非保证，本行可能随时作出更改，恕不另行事先通知，详情请向本行之分行查询。
5. 「全新资金」指以现金或其他银行支票/ 本票或经电汇/ 电子结算由其他银行存入本行之资金，惟并不包括客户现时存放在本行之存款或透过在本行之其他户口提取或转账而得之资金。于存入新资金后，该客户于本行之总存款额将与过去1个历月该客户于本行之平均总存款额比较，其净增加之金额方确认为「全新资金」。
6. 定期存款之利率于定期存款起存或续期时由本行厘定，并会在相关开户文件或定期存款确认文件内列明。

一般条款和细则：

7. 以上优惠均受条款及细则及现行监管要求约束。合资格客户不得同时获享本行所提供之任何其他优惠及本推广之优惠。为免引起任何争议，本行有唯一及绝对酌情权拒绝向客户提供本推广之优惠而无须给予任何理由。
8. 本行有权不时及随时暂停、修改、更改及/ 或终止所有或任何本推广之优惠及/ 或条款及细则而无须事先通知任何客户。就本推广之任何优惠及/ 或条款及细则所引起或产生之事宜及/ 或争议，均以本行之决定及解释(包括但不限于对本文中所有或任何定义)为准，而本行之决定及解释亦具终局性，并对客户具约束力。
9. 若账户之账户持有人多于一位，所有账户持有人将被共同地被视为该账户之单一账户持有人以享有有关优惠。 本行有权将有关优惠赠予本行按其唯一及绝对酌情权认为合适之该账户其中一位账户持有人，而该优惠亦将被终局性地视作已送交予该账户之所有账户持有人并为其所收悉。
10. 客户不得取回未到期之存款，但在非常特别或例外之情况下，本行有完全绝对酌情权同意客户在存款到期日前以本行认为适合的条款和细则下提款。若本行同意该提款，**本行保留不支付任何利息和向客户讨回因中途终止存款导致本行须向资金市场拆入款项所涉及之费用之权利。该等费用亦得先从本金中扣除，余款始付还客户。**然而，本行有权于到期日之前撤销定期存款而毋须向客户提供任何理由，但利息只会按比例计至本行撤销定期存款之日而非定期存款的整段期间，而不损本行拥有的其他权利。
11. 所有在此提及之产品及服务均受本行之所有户口及相关服务之条款及章则及所有其他分别对其适用的条款及细则所约束。
12. 如中、英文版本之间有任何歧异，一概以英文版本为准。

风险披露和重要提示：

1. 以外币计算的交易涉及汇率风险，如阁下需要将该交易的单位货币兑换成另一种货币，或须承担因汇率波动而引致本金上的严重亏损。
2. 客户不应只根据本宣传品而作出投资决定。客户应仔细阅读和小心考虑所有有关产品之文件和数据（包括但不限于该等文件和资料所载之风险因素），了解其特性和风险因素。投资决定是由客户自行作出的；客户亦应就其本身的财政状况、投资目标、投资经验和其他有关情况，慎重考虑该项投资是否适合自己。若有需要，应咨询独立专业顾问意见。
3. 买卖差价风险是指在「买入价」和「卖出价」之间的价格差异(“差价”)可能对阁下造成损失的风险。 在外币汇价的报价中，货币的「银行买入价」是银行愿意购买该货币的价格；而「银行卖出价」则是银行愿意出售该货币的价格，其中的差价是银行以其完全及绝对 酌情权所厘定。 当阁下希望经本行买入或卖出某个货币时，阁下必须接受银行买入/银行卖出价之间的差异。

Examples

參考例子

Example 1:

Deposit Currency	:	HKD
Deposit Amount	:	HKD 500,000.00
Deposit Tenor	:	3 Months
Special Interest Rate	:	2.80% p.a.
Interest at Maturity	:	HKD 500,000 x 2.80% x 90 / 365days = HKD 3,452.05
Principal and Interest at Maturity	:	HKD 503,452.05

例子 1:

存款貨幣	:	港幣
存款金額	:	港幣 500,000.00元
存款期	:	3 個月
特惠年利率	:	2.80%
存款到期日可得利息	:	港幣 500,000元 x 2.80% x 90 / 365日 = 港幣3,452.05元
存款到期之本金及可得利息	:	港幣 503,452.05元

例子 1:

存款货币	:	港币
存款金额	:	港币 500,000.00元
存款期	:	3 个月
特惠年利率	:	2.80%
存款到期日可得利息	:	港币 500,000元 x 2.80% x 90 / 365日 = 港币3,452.05元
存款到期之本金及可得利息	:	港币 503,452.05元

備註 Remark:

1.

上述例子的利率只供參考，而並非保證。銀行可能會根據市場實際情況而作出更改。
The interest rates shown in the examples are for indicative and reference only. They are not guaranteed and may be subject to revision, as per prevailing market conditions.
2.

港元、泰國銖、新加坡元及英鎊為365天/年; 及其他外幣為360天/年
365-day year for Hong Kong Dollar, Thailand Baht, Singapore Dollar and Pound Sterling; and 360-day year for all other foreign currencies
3.

以外幣計算的交易涉及匯率風險，如閣下需要將該交易的單位貨幣兌換成另一種貨幣，或須承擔因匯率波動而引致本金上的嚴重虧損。
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.
4.

買賣差價風險是指在「買入價」和「賣出價」之間的價格差異(“差價”)可能對閣下造成損失的風險。在外幣匯價的報價中，貨幣的「銀行買入價」是銀行願意購買該貨幣的價格；而「銀行賣出價」則是銀行願意出售該貨幣的價格，其中的差價是銀行以其完全及絕對酌情權所釐定。當閣下希望經本行買入或賣出某個貨幣時，閣下必須接受銀行買入/銀行賣出價之間的差異。
Bid-ask spread risk refers to the risk of potential losses that may be incurred due to the price difference (“spread”) between the "buying price" and "selling price". In foreign exchange quotation, the "Bank Buy price" is the price at which the Bank is willing to buy a currency, while the "Bank Sell price" is the price at which the Bank is willing to sell a currency. The spread between them is determined by the Bank at its sole and absolute discretion. When you wish to buy or sell a currency through the Bank, you must accept the difference between the Bank buying and Bank selling prices.
5.

華僑銀行網上定期存款服務時間為星期一至五上午九時至下午八時。
Service hours of OCBC Bank Online Time Deposit Placement are from 9:00am to 8:00pm on Monday to Friday.

Example 2:

Deposit Currency	:	RMB
Deposit Amount	:	RMB 200,000.00
Deposit Tenor	:	12 Months
Special Interest Rate	:	1.00% p.a.
Interest at Maturity	:	RMB 200,000 x 1.00% = RMB 2,000.00
Principal and Interest at Maturity	:	RMB 202,000.00

例子 2:

存款貨幣	:	人民幣
存款金額	:	人民幣 200,000.00元
存款期	:	12個月
特惠年利率	:	1.00%
存款到期日可得利息	:	人民幣 200,000元x 1.00% =人民幣2,000.00元
存款到期之本金及可得利息	:	人民幣 202,000.00元

例子 2:

存款货币	:	人民币
存款金额	:	人民币 200,000.00元
存款期	:	12个月
特惠年利率	:	1.00%
存款到期日可得利息	:	人民币 200,000元 x 1.00% =人民币 2,000.00元
存款到期之本金及可得利息	:	人民币 202,000.00元