

Foreign Currency Exchange HKD 3-month Fixed Deposit Promotion

Promotion Period: 2 April 2024 to 29 June 2024 (both dates inclusive) (“Promotion Period”).

During the Promotion Period, customers who set up a 3-month HKD fixed deposit by designated currency exchanged at the same time via any local branch of the Bank can enjoy the preferential interest rate (set out in table below):

Fixed Deposit Currency	Designated Currencies exchanged to HKD
Minimum Amount	HKD200,000 or above
Tenor	3 months
Interest rate (p.a.)	5%*

** The above interest rate as of 28 March 2024 is for reference only, the actual preferential interest rate shall be subject to the quotes of the Bank from time to time.*

Terms and conditions apply to this promotional offer.

General Terms and Conditions:

1. The Promotion Period is from 2 April 2024 to 29 June 2024 (both dates inclusive).
2. During the Promotion Period, customers who set up a HKD fixed deposit with designated currencies exchanged and board rate with a designated tenor (as shown in the above table) at the same time via any local branch of the Bank can enjoy the preferential interest rate.
3. Designated currencies including AUD, CAD, CHF, EUR, GBP, JPY, NZD, CNY and USD.
4. The fixed deposit amount must be greater than the minimum amount (as shown in the above table) and not more than the actual amount that has been exchanged at the same time.
5. The above preferential interest rate as of 28 March 2024 is for reference only, the actual preferential interest rate shall be subject to the quotes of the Bank from time to time.
6. If the maturity instruction of the time deposit is selected as “Renewal (Principal and Interest)” or “Renewal (Principal)”, the renewal will be automatically renewed at the Bank's fixed deposit rate.
7. The offer cannot be transferred or exchanged for other rewards.
8. The Bank reserves the right at its sole discretion to suspend, vary or terminate the promotion and the related rewards, and to amend these terms and conditions at any time and without any notice. The decision of the Bank on all matters relating to the promotion and eligibility, including but not limited to the relevant rewards to the customers, shall be final and binding. For the updated terms and conditions, please visit any local branch of the Bank. In case of any disputes, the Bank’s records shall be final and conclusive.
9. The promotional materials thereof, terms and conditions are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region (“Hong Kong”) but the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this promotion, its offer, rewards or these terms and conditions.
10. Unless otherwise expressly provided, the Bank’s Account Terms subject to change from time to time by the Bank shall also apply to the above promotion, the updated copies of which are available at any local branch of the Bank or its website (www.chbank.com). In case of any inconsistencies among their provisions, the priority shall be in the descending order of: these terms and conditions, the Account Terms.
11. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail.
12. This promotion is only applicable in the Bank’s branches in Hong Kong, and cannot be used in conjunction with other promotions of the Bank.

Risk Disclosure Statement:

Foreign currency exchange is subject to exchange rate fluctuation which may provide opportunities and risks. The fluctuation in the exchange rate of foreign currencies may result in gains or losses in the case where the customer converts foreign currency to HK dollars or other foreign currencies. You should therefore carefully consider whether such trading is suitable in light of your own financial position. CNY is not freely convertible and conversion of CNY through banks in Hong Kong is subject to the rules, guidelines and regulations from the relevant regulatory authorities or entities in China and/or Hong Kong from time to time.

For any enquiries, please visit any branch of the Bank in person or call our Customer Services Hotline at (852) 3768 6888.

Website: www.chbank.com