

港元/ 美元/ 人民幣網上新資金定存優惠 (「優惠」)

優惠條款及細則

1. 是次優惠推廣期為2025年4月17日至2025年5月16日(首尾兩天包括在內)(「推廣期」)。
2. 優惠名額有限, 先到先得, 額滿即止。
3. 於推廣期內, 特選客戶經恒生商業流動應用程式或恒生商業 e-Banking以指定金額的合資格新資金(定義請參閱第5項條文)設立1個月/3個月/6個月港元/ 美元/ 人民幣定期存款, 可享新資金定期存款特優年利率。其他外幣存款優惠請聯絡你的客戶經理或致電熱線2198 8022(選擇語言後按3)查詢。
4. 客戶可經恒生商業流動應用程式, 恒生商業 e-Banking, 聯絡你的客戶經理或致電熱線2198 8022(選擇語言後按3)查詢最新定期存款特優年利率。

定期存款特優年利率

定期存款特優年利率, 將根據本行不時公佈的年利率, 並以成功設立定期存款時的實際利率為準。存款利率將根據變化而不時調整, 本行保留權利隨時更改利率優惠而毋需另行通知, 請於進行有關交易前向本行職員查詢利率優惠。

下列新資金定期存款特優年利率乃根據本行2025年4月16日公佈的年利率而訂, 僅供參考。

新資金 定期存款金額	港元 100,000或以上	美元 10,000或以上	人民幣 100,000或以上
1 個月定期存款年利率	-	3.50%	-
3 個月定期存款年利率	3.10%	3.80%	0.80%
6 個月定期存款年利率	3.10%	3.70%	0.80%

5. 合資格新資金是指特選客戶敍做指定貨幣之定期存款當日之該種貨幣存款總結餘(包括特選客戶名下所有持有的同一貨幣種類的儲蓄、往來及定期賬戶之結餘)與推廣期之開始日期兩工作日前(即2025年4月15日)之同一貨幣結餘對比所增加之金額(請參閱以下參考例子一)。如特選客戶於推廣期內已享用優惠, 則合資格新資金指已扣減由推廣期內已享用此優惠之同一指定貨幣之定期存款本金總額(請參閱以下參考例子二)。不同貨幣之合資格新資金顯示於登入恒生商業流動應用程式或恒生商業 e-Banking內之定期存款頁面。如對合資格新資金定義有任何爭議, 本行保留最終決定權。如有查詢, 請致電2198 8022(選擇語言後按3)。

參考例子一(於推廣期內未曾享用優惠)3

指定貨幣之最新存款總結餘 (A)	\$300,000
推廣期之開始日期兩工作日前該種貨幣之存款總結餘, 即2025年3月13日 (B)	\$100,000
合資格新資金(A-B)	\$200,000

參考例子二(於推廣期內已享用優惠)：

指定貨幣之最新存款總結餘(A)	\$300,000
推廣期之開始日期兩工作日前該種貨幣之存款總結餘, 即2025年3月13日(B)	\$100,000
存款總值增長 (A-B)	\$200,000
推廣期內已享用此優惠之同一種指定貨幣之定期存款本金總額 (C)	\$50,000
合資格新資金 (A-B-C)	\$150,000

6. 每筆定期之指定存款金額上限為港元90,000,000、美元10,000,000及人民幣80,000,000 (「定存上限」)。超出定存上限的存款部份並不可享有此優惠。
7. 本行並不會就是次優惠所設立之定期存款到期時通知或提醒特選客戶。
8. 優惠只適用於在推廣期內成功設立並生效之定期存款，亦不可與相同貨幣之其他利率優惠同時使用。
9. 本行保留權利隨時暫停、更改或終止此推廣及有關優惠及不時更改其條款及細則，而毋需另行通知。
10. 除特選客戶及本行(包括其繼承人及受讓人)以外，並無其他人士有權按《合約(第三者權利) 條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文的利益。
11. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
12. 本條款及細則受現行監管規定約束。
13. 如有任何爭議，本行對此推廣及有關優惠之所有事宜均有最終決定權，並對所有人士具約束力。
14. 本條款及細則的中、英文文本義如有歧異，概以英文文本為準。

人民幣貨幣風險

人民幣乃受制於匯率風險。客戶於兌換人民幣至其他貨幣(包括港幣)時將可能受到匯率波動而引致損失。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。人民幣現時並非自由兌換的貨幣，可能受制於若干政策、監管要求及/或限制(有關政策、監管要求或限制將不時更改而毋須另行通知)。實際的兌換安排須依據當時的政策、監管要求及/或限制而定。

外幣兌換風險

外幣兌換涉及匯率風險。將港幣兌換外幣或外幣兌換港幣時，可能因當時外幣匯率之波動而出現利潤或虧損。

HKD/ USD/ CNY New Fund Time Deposit Promotion (the “Offer”)

Promotion Terms and Conditions

1. The promotion period is from 17 Apr 2025 until 16 May 2025, both dates inclusive (the "Promotion Period").
2. The offer is subject to a quota and is available on a first-come, first-served basis.
3. During Promotion Period, Selected Customers successfully set up a 1-month/ 3-month/ 6-month HKD/ USD/ CNY Time Deposit with designated deposit amount of eligible new fund (“Eligible New Fund”) (please refer to clause 4 below) via Hang Sang Business Mobile App or Hang Seng Business e-Banking can enjoy new fund time deposit preferential interest rate (p.a.). For enquiring promotion offer of other currencies, you can contact Relationship manager or calling hotline 2198 8022 (select language and press 3).
4. Customer can check for the latest time deposit preferential interest rate (p.a.) Offer via Hang Sang Business Mobile App, Hang Seng Business e-Banking, contacting with Relationship manager or calling hotline 2198 8022 (select language and press 3).

Time Deposit Preferential Interest Rate (p.a.)

Time Deposit Preferential Interest Rate will be subject to the rates quoted by the Bank from time to time. The actual interest rate will be confirmed upon time deposit set up. Interest rates are subject to review according to changes in market conditions from time to time. The Bank reserves the right to change the interest rate offers at any time without prior notice. Before making the relevant transaction, please check with our staff for the interest rate offers applicable to the transaction.

The below New Fund Time Deposit preferential interest rate offers are quoted with reference to the interest rates offered by the Bank on 16 Apr 2025 and are for reference only.

New Fund Deposit Amount	HKD100,000 or above	USD10,000 or above	CNY100,000 or above
1-month Time Deposit Interest Rate (p.a.)	-	3.50%	-
3-month Time Deposit Interest Rate (p.a.)	3.10%	3.80%	0.80%
6-month Time Deposit Interest Rate (p.a.)	3.10%	3.70%	0.80%

5. Eligible New Fund refers to Selected Customers who set up time deposit with designated currencies on the day when the incremental balance comparing the latest deposit balance with the balance of the same designated currency, including the balances of all Savings Accounts, Current Accounts and Time Deposits in the same designated currency held by the Selected Customers as of 2 working days before the start date of the Promotion Period, that is 15 Apr 2025 (please refer to below Example 1). If Selected Customers have enjoyed the Offer during the Promotion Period, Eligible New fund will be deducted from the sum of principal amount of the time deposit in the same designated currency which has been entitled to the Offer during the Promotion Period (please refer to below Example 2). Eligible New Fund in different currencies are displayed on the time deposit page after log-in Hang Seng Business Mobile App or Hang Seng Business e-Banking. The Bank reserves the right of final decision should there be any dispute in the definition of Eligible New Fund. For enquiry, please call 2198 8022 (select language and press 3).



Example 1 (do not use any Offer during the Promotion Period):

Latest deposit balance of a designated currency (A)	\$300,000
Deposit balance of the same currency as of 2 working days before the start date of the Promotion Period, that is 13 March (B)	\$100,000
Eligible New Fund (A-B)	\$200,000

Example 2 (used the Offer during the Promotion Period):

Latest deposit balance of a designated currency (A)	\$300,000
Deposit balance of the same currency as of 2 working days before the start date of the Promotion Period, that is 13 March (B)	\$100,000
Incremental balance (A-B)	\$200,000
Sum of principal amount of the same designated currency which has been entitled to the Offer in the Promotion Period (C)	\$50,000
Eligible New Fund (A-B-C)	\$150,000

- The maximum Time Deposit amount per transaction is capped at HKD90,000,000, USD10,000,000 and CNY80,000,000 ("Maximum Deposit Limit"). Deposit amount that exceeds the Maximum Deposit Limit will not be eligible for the Offer.
- No notice or reminder will be given to Selected Customers upon the maturity of the Time Deposit set up under this Offer.
- The Offer is only applicable to the Time Deposit which is set up and effective during the Promotion Period and cannot be used in conjunction with other interest rate offers for the same currency.
- The Bank reserves the right to suspend, revise or terminate the above offer and to amend these terms and conditions thereof at any time without prior notice.
- No person other than the Selected Customers and the Bank (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
- These Terms and Conditions shall be governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.



12. These Terms and Conditions are subject to prevailing regulatory requirements.
13. In case of any dispute, the Bank has the final decision on all matters relating to promotion and related offers and is binding on all parties.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

RMB Currency risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Foreign Currency risk

Foreign Exchange involves exchange rate risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts his or her deposit into Hong Kong Dollars upon maturity.