

Demand Deposit ("DD") Interest Rates and Calculation – effective from 6Feb2023

Interest Rate Matrix (p.a.)

Aggregate DD Balance (USD or equiv)	<=100,000	>100,000 ~ 2,000,000	>2,000,000
USD	0.01%	0.01%	0.01%
HKD	0.01%	0.01%	0.01%
CNY	0.01%	0.01%	0.01%
EUR	0.01%	0.01%	0.01%
JPY	0.01%	0.01%	0.01%

Saving interest is accrued daily with immediate effect of day-end relationship deposit amount and paid monthly. Below is an illustration:

Term	Currency	Balance	Aggregate DD Balance (USD or equiv)	Effective rate	Accrued Interest for the term (USD)
1~15SEP	HKD	3,000,000.00		0.75%	924.66
	EUR	100,000.00	>100,000 ~ 2,000,000	0.01%	0.42
	CNY	0		0.80%	0
16~30SEP	HKD	8,000,000.00		1%	3,287.67
	EUR	0	>2,000,000	0.01%	0
	CNY	10,000,000.00		1%	4,166.67
Date	Currency	Balance	Total Interest Paid	Closing Balance	
30SEP	HKD	8,000,000.00	4,212.33	8,004,212.33	
	EUR	0	0.42	0.42	
	CNY	10,000,000.00	4,166.67	10,004,166.67	

*3 Customer Tiers are implemented in the system. "Relationship value" is reviewed at the end of each JUN and DEC to determine if the customer is eligible for an upgrade. Below is the requirement of the 3 tiers:

Customer Tier	Relationship Value = Avg. Total Assets + Avg. Total Liabilities (USD)	
Regular	<=2,000,000	
One Tier Up	>2,000,000 ~ 5,000,000	
Two Tiers Up	>5,000,000	
Customer Tier	Relationship Value = Avg. Total Assets + Avg. Total Liabilities (USD)	Reward Detail
Regular	<=2,000,000	-
One Tier Up	>2,000,000 ~ 5,000,000	All DD interest rates+0.2% 20% off outward remittance fee
Two Tiers Up	>5,000,000	All DD interest rates+0.5% 50% off outward remittance fee

Term Deposit (“TD”) Interest Rates – effective from 29Mar2023

TD Amt per Txn (USD or equiv)	<=100,000				>100,000 ~ 10,000,000				>10,000,000
	Term	1M	3M	6M	12M	1M	3M	6M	
USD	3.70%	4.70%	5.00%	5.10%	3.80%	4.80%	5.10%	5.20%	Negotiable
HKD	2.40%	3.00%	4.00%	4.60%	2.60%	3.20%	4.20%	4.80%	Negotiable
CNY	2.00%	2.30%	2.40%	2.40%	2.50%	2.80%	2.90%	3.00%	Negotiable
EUR	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	Negotiable
JPY	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	Negotiable

Remarks: USD & JPY services are not available yet, stay tuned for update.