

Demand Deposit (“DD”) Interest Rates and Calculation – *effective from 23 February 2023:*

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.

Term Deposit (“TD”) Interest Rates – *effective from 23 July 2025:*

TD Amount per Txn (USD or equiv)	<=100,000				>100,000 ~ 10,000,000				>10,000,000
Term	1M	3M	6M	12M	1M	3M	6M	12M	
USD	3.00%	3.80%	4.00%	4.20%	3.20%	4.00%	4.20%	4.40%	Negotiable
HKD	0.50%	1.40%	2.00%	2.60%	0.70%	1.60%	2.20%	2.80%	Negotiable
CNY	1.20%	1.40%	1.60%	1.80%	1.40%	1.60%	1.80%	2.00%	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.