

“Flexi Deposit” Promotion Plan Terms and Conditions:

1. The promotion period of “Flexi Deposit” offer is 1 October 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
2. “Flexi Deposit” offers different currencies, including USD, CNY, AUD and NZD.
3. During the promotion period, personal and corporate customers place a designated currency “Flexi Deposit” with deposit period up to 12 months via Internet Banking, Mobile Banking or any of our Chiyu Bank Corporation Limited (“the Bank”) branches, can enjoy the designated preferential annual interest rates of the corresponding deposit period.

Deposit Period / Number of Actual Deposit Days	Preferential Interest Rates (p.a.)			
	USD	CNY	AUD	NZD
2 weeks – less than 3 months	0.80%	0.10%	0.90%	0.90%
3 months – less than 6 months	1.00%	0.30%	1.10%	1.10%
6 months – less than 12 months	1.10%	0.40%	1.20%	1.20%
12 months (maturity day)	1.20%	0.50%	1.30%	1.30%

4. The minimum deposit amount is CNY 80,000 / 10,000 in other currencies.
5. Customers can partially or fully withdraw the deposit on any banking business days via any of the Bank branches or Internet Banking (only applicable to personal customers) after 2 weeks from the placement date of “Flexi Deposit” (“Minimum Deposit Period”). The interest of early withdrawal amount will be calculated based on the corresponding time deposit rate on the withdrawal date and credited to customer’s designated account at the time of withdrawal.

The method of calculating the interest of early withdrawal amount:

The interest of early withdrawal amount = the early withdrawal amount X preferential annual interest rate X the number of actual deposit days (not including the withdrawal date) ÷ the designated number of days of the relevant currencies (360 days)

For example: Customer places a 12 month “Flexi Deposit” with deposit amount USD 100,000 on 2 October 2025. Customer partially withdraws USD 50,000 on 2 November 2025 and the remaining USD 50,000 will be deposited till the maturity day (2 October 2026).

The interest of early withdrawal (2 November 2025) = USD 50,000 X 0.80% USD preferential annual interest rates X 31 days ÷ 360 days.

The interest of the remaining amount till maturity day = USD 50,000 X 1.20% USD preferential annual interest rates X 365 days ÷ 360 days.

6. If personal and corporate customers withdraw the deposit prior to the Minimum Deposit Period, no interest will be given. And customer need to pay the handing fee, please refer to the “General Banking Services Charges / Loan Services” and “Deposit Confirmation” for details.
7. Personal and corporate customers can partially withdraw the deposit for multiple times after the Minimum Deposit Period, but must fulfill below requirements (i) “the minimum amount of each withdrawal” and (ii) maintaining “the minimum remaining principal” after withdrawal:

Total Deposit Period 12 month	USD	CNY	AUD	NZD
Minimum amount of each withdrawal	USD 2,000	CNY 10,000	AUD 2,000	NZD 2,000
Minimum remaining principal	USD 2,000	CNY 10,000	AUD 2,000	NZD 2,000

8. If personal and corporate customers didn't withdraw any deposit within the deposit period, principal amount together with the interest will be credited to customer's designated account upon “Flexi Deposit” matures.
9. The preferential time deposit interest rate are one-time offers for each time deposit and the subsequent renewal rates of time deposits will be subject to the rates quoted by the Bank from time to time.
10. The above preferential time deposit interest rates are quoted with reference to interest rates offered by the Bank on 1 October 2025. They are not guaranteed and are for reference only. The Bank reserves the right to change the above interest rate offer at any time. Before making the relevant transaction, please check with the staff of the Bank for the effective rate applicable to the transaction.
11. A deposit, which would otherwise mature on a non-business day, matures on our next business day.
12. The above offers are limited and on first-come-first-served basis.
13. The above products and offers are subject to the relevant terms and conditions. For details, please refer to our website or contact the staff of the Bank. Should there be any discrepancy between the terms and conditions of relevant products or services and this promotion, the terms and conditions of this promotion shall prevail.
14. The Bank reserves the right to amend, suspend or terminate the above offers, and to amend the relevant terms at any time at its sole discretion without prior notice.
15. In case of any dispute, the decision of the Bank shall be final.
16. For any enquiries, please contact our customer service hotline: (852) 2232 3625
17. Should there be any discrepancy between the English and Chinese versions of this terms and conditions, the Chinese version shall prevail.

Risk Disclosure of Foreign Currency Trading:

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

Conversion Limitation Risk of RMB:

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into Hong Kong dollar or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance