



Foreign Currency Time Deposit

From now till 31 March 2026, customers place a “Foreign Currency Time Deposit” with designated tenor of original currency \$10,000 or above via Internet Banking*, Mobile Banking or any of our branches, can enjoy the preferential annual interest rates as follows:

| Currency / Tenor | Preferential Interest Rate (p.a.) | | | |
|------------------|-----------------------------------|-------|-------|-------|
| | AUD | NZD | CAD | GBP |
| 1-month | 2.00% | 1.20% | 1.00% | 2.00% |
| 3-month | 2.80% | 1.50% | 1.25% | 2.80% |
| 6-month | 2.50% | 1.20% | 1.10% | 2.10% |
| 12-month | 2.50% | 1.20% | 1.00% | 2.00% |

Offers are on first-come-first-served basis ! Act Now !

For enquiries, please visit any of our branches.

Customer Service Hotline: (852) 2232 3625 www.chiyubank.com

*The above offers are not applicable to Corporate customers place a time deposit via Corporate Internet Banking.
Remark : The above time deposit interest are quoted with reference to interest rates offered by the Bank on 1 January 2026. They are not guaranteed and are for reference only. Before making the relevant transaction, please check with the staff of the Bank for the effective rate applicable to the transaction. The above products and offers are subject to relevant terms and conditions. For details, please contact the staff of the Bank.



“Foreign Currency Time Deposit” Promotion Plan Terms and Conditions:

1. The promotion period of “Foreign Currency Time Deposit” offer is 1 January 2026 to 31 March 2026, both dates inclusive (“Promotion Period”).
2. During the promotion period, personal and corporate customers place a “Foreign Currency Time Deposit” with designated tenor of original currency \$10,000 or above via any of our Chiyu Bank Corporation Limited (“the Bank”) branches, Internet Banking or Mobile Banking can enjoy the preferential annual interest rates as follows:

| Currency / Tenor | Preferential Interest Rate (p.a.) | | | |
|------------------|-----------------------------------|-------|-------|-------|
| | AUD | NZD | CAD | GBP |
| 1-month | 2.00% | 1.20% | 1.00% | 2.00% |
| 3-month | 2.80% | 1.50% | 1.25% | 2.80% |
| 6-month | 2.50% | 1.20% | 1.10% | 2.10% |
| 12-month | 2.50% | 1.20% | 1.00% | 2.00% |

3. The above offer is not applicable to Corporate customers place a time deposit via Corporate Internet Banking.
4. 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.
5. The above preferential time deposit interest rates are quoted with reference to interest rates offered by the Bank on 1 January 2026. 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.
6. A deposit, which would otherwise mature on a non-business day, matures on our next business day. If customers uplift the time deposit before maturity, customer need to pay the handing fee , please refer to the “General Banking Services Charges / Loan Services” and “Deposit Confirmation” for details.
7. The above offers are limited and on first-come-first-served basis.
8. 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.
9. 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.
10. In case of any dispute, the decision of the Bank shall be final.
11. For any enquiries, please contact our customer service hotline: (852) 2232 3625.
12. 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).

