

“Club Deposit” Promotion Plan Terms and Conditions :

1. The promotion period of “Club Deposit” offer is 1 July 2026 to 30 September 2026, both dates inclusive (“Promotion Period”).
2. This plan is applicable to Chiyu Bank Corporation Limited (“the Bank”) personal customers (including individual and joint account) (“Eligible customers”).
3. During the promotion period, eligible customers place a 12-month HKD/ CNY/ USD/ AUD/ NZD/ CAD/ GBP “Club Deposit” via Internet Banking, Mobile Banking or any of the Bank branches and fulfil below contribution requirement, can enjoy below preferential annual interest rates.

Currency	HKD	CNY	USD	AUD	NZD	CAD	GBP
Preferential Interest Rate (p.a..)	1.80%	1.00%	2.80%	2.80%	1.20%	1.10%	2.00%

4. Eligible customers require to make monthly contribution during the deposit period. The minimum deposit amount of each month contribution is HKD 500/ CNY 500/ USD 100/ AUD 100/ NZD 100/ CAD 100/ GBP 100. The maximum deposit amount of each month contribution is HKD 10,000/ CNY 10,000/ USD 1,000/ AUD 1,000/ NZD 1,000/ CAD 1,000/ GBP 1,000.
5. The total amount of principal and interest will be credited to eligible customer’s designated account when “Club Deposit” matures.
6. 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.
7. The above preferential time deposit interest rates are quoted with reference to interest rates offered by the Bank on 1 July 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.
8. 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.
9. The above offers are limited and on first-come-first-served basis.
10. 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.
11. 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.

12. In case of any dispute, the decision of the Bank shall be final.
13. For any enquiries, please contact our customer service hotline: (852) 2232 3625.
14. 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. 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.