集友銀行
Chiyu Banking Corporation Ltd.

Time Deposit Promotion Offer
21-23 November 2026

Applicable to Branches / Internet Banking* / Mobile Banking*

"HKD New Fund Time Deposit Promotion"

Fund Type	New Fund									
Deposit Amount	HKD 200,000 – HKD1,000,000 below					HKD 1,000,000 – HKD50,000,000				
Deposit Tenor	1-month	3-month	4-month	6-month	12-month	1-month	3-month	4-month	6-month	12-month
Interest Rate (p.a.)	2.20%	2.90%	2.95%	2.95%	3.10%	2.40%	3.10%	3.15%	3.15%	3.30%

"USD New Fund Time Deposit Promotion"

Fund Type	New Fund									
Deposit Amount	USD 30,000 - USD 125,000 below					USD 125,000 – USD 10,000,000				
Deposit Tenor	1-month	3-month	4-month	6-month	12-month	1-month	3-month	4-month	6-month	12-month
Interest Rate (p.a.)	3.20%	3.85%	3.85%	3.95%	3.95%	3.50%	4.00%	4.00%	4.10%	4.15%

Applicable to Branches / Internet Banking* / Mobile Banking*

"HKD / USD / CNY Preferential Time Deposit Promotion"

HKD

Deposit Amount	HKD 200,000 – HKD1,000,000 below					HKD 1,000,000 – HKD10,000,000				
Deposit Tenor	1-month	3month	4-month	6-month	12-month	1-month	3-month	4-month	6-month	12-month
Interest Rate (p.a.)	2.10%	2.85%	2.90%	2.90%	3.05%	2.30%	2.95%	3.00%	3.00%	3.15%

USD

Deposit Amount	USD 15,000 - USD 125,000 below					USD 125,000 – USD 1,250,000				
Deposit Tenor	1-month	3-month	4-month	6-month	12-month	1-month	3-month	4-month	6-month	12-month
Interest Rate (p.a.)	3.10%	3.75%	3.75%	3.85%	3.85%	3.40%	3.90%	3.90%	4.00%	4.05%

CNY

Deposit Amount	CNY 200,000 – CNY 10,000,000				
Deposit Tenor	1-month	3-month	4-month	6-month	12-month
Interest Rate (p.a.)	0.80%	1.35%	1.35%	1.40%	1.40%

*These offers are not applicable to corporate customers place a time deposit via Corporate Internet Banking.
Remark: The above time deposit interest rates are quoted with reference to interest rates offered by the Bank on 21 November 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.

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

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Time Deposit Promotion Offer Terms and Condition:

1. The Time Deposit Promotion Offer interest rates listed in this promotion material are quoted with reference to interest rates offered by Chiyu Banking Corporation Limited (the "Bank") on 21 November 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.
2. "HKD New Fund Time Deposit Promotion" & "USD New Fund Time Deposit Promotion" are only applicable to personal and corporate customers who place a time deposit with New Fund via any of our branches. "New Fund" excludes the fund that deposited via cheques / cashier's order issued by the Bank or transferring from the other accounts within the Bank. The Bank reserves the right to define the definition of "New Funds" at its sole discretion. In case of any dispute, the decision of the Bank shall be final.
3. "HKD New Fund Time Deposit Promotion" & "USD New Fund Time Deposit Promotion" are applicable only to personal customers with sole name account ("Sole name customers") who place a time deposit with "Eligible New Fund Balance" via Internet Banking or Mobile Banking. "Eligible New Fund Balance" refers to the incremental balance of Sole name customers when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name customers will be counted towards the calculation of "Eligible New Fund Balance". The Bank reserves the right to define the definition of "Eligible New Fund Balance" at its sole discretion. In case of any dispute, the decision of the Bank shall be final.
4. "HKD / USD / CNY Preferential Time Deposit Promotion" interest rate offers are applicable to personal and corporate customers place a time deposit via any of our branches, Internet Banking or Mobile Banking. These offers are not applicable to corporate customers place a time deposit via Corporate Internet Banking.
5. 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.
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).

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.