DEPOSIT ACCOUNTS 存款戶口

	ANZ Savings Account 澳新銀行儲蓄戶口	DBS Multi-Currency Savings Account ("MCY") 星展銀行多種貨幣儲蓄戶口
Minimum balance requirement 最低結餘要求	Nil 沒有	Nil 没有
Currency 貨幣	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF 港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF, DKK, NOK, SEK 港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎, 丹麥克朗, 挪威克朗, 瑞典克朗
Interest rate 利率	HKD Less than HKD40,000: 0.00% p.a. HKD40,000 or above: 0.01% p.a.	HKD For any amount: 0.01% p.a. Preferential rate at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures
	港元 少於 HK\$40,000: 0.00% p.a. HK\$40,000 或以上: 0.01% p.a.	港元 任何金額: 0.01% p.a. 星展豐盛私人客戶及星展豐盛理財客戶將 享有優惠利率 0.03% p.a.
	CNY Less than CNY35,000: 0.00% p.a. CNY35,000 to CNY49,999: 0.275% p.a. CNY50,000 to CNY499,999: 0.40% p.a. CNY500,000 or above: 0.60% p.a.	CNY For any amount: 0.25% p.a. Preferential rate at 0.40% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.
	人民幣 少於人民幣 35,000: 0.00% p.a. 人民幣 35,000 至人民幣 49,999: 0.275% p.a. 人民幣 50,000 至人民幣 499,999: 0.40% p.a. 人民幣 500,000 或以上: 0.60% p.a.	人民幣 任何金額: 0.25% p.a. 星展豐盛私人客戶及星展豐盛理財客戶將 享有優惠利率 0.40% p.a.
	AUD Less than AUD5,000: 0.00% p.a. AUD5,000 or above: 0.05% p.a.	AUD For any amount: 0.05% p.a. Preferential rate at 0.15% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.
	澳元 少於澳元 5,000: 0.00% p.a. 澳元 5,000 或以上: 0.05% p.a.	運用
	NZD Less than NZD6,500: 0.00% p.a.	NZD For any amount: 0.05% p.a.

	NZD6,500 or above: 0.10% p.a.	
	11250,300 of above. 0.10% p.a.	Preferential rate at 0.10% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.
	紐元 少於紐元 6,500 : 0.00% p.a. 紐元 6,500 或以上: 0.10% p.a.	紐元 任何金額: 0.05% p.a.
	(MI) 1 0,300 以外上. 0.10% p.u.	星展豐盛私人客戶及星展豐盛理財客戶將 享有優惠利率 0.10% p.a.
	CCD	rcp.
	SGD Less than SGD6,500: 0.00% p.a. SGD6,500 or above: 0.10% p.a.	SGD For any amount: 0.01% p.a.
	新加坡元 少於新加坡元 6,500: 0.00% p.a.	新加坡元 任何金額: 0.01% p.a.
	新加坡元 6,500 或以上: 0.10% p.a.	
	CAD / GBP / USD Less than CAD5,000 / USD5,000 / GBP3,000: 0.00%p.a.	CAD/ GBP*/ USD*/ NOK: For any amount: 0.01% p.a.
	CAD5,000 / USD5,000 / GBP3,000 or above: 0.01% p.a.	*Preferential rate for GBP and USD at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.
	加元/ 英鎊/ 美元: 少於加元 5,000 / 美元 5,000 / 英鎊 3,000: 0.00% p.a.	加元/ 英鎊*/ 美元*/ 挪威克朗: 任何金額: 0.01% p.a.
	加元 5,000 / 美元 5,000 / 英鎊 3,000 或以上: 0.01% p.a.	*星展豐盛私人客戶及星展豐盛理財客戶將 享有英鎊及美元優惠利率 0.03% p.a.
	No interest paid for the rest of the foreign currencies.	No interest paid for the rest of the foreign currencies.
	其他貨幣並沒有給予利息。	其他貨幣並沒有給予利息。
Interest Calculation Method 利息計算方法	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP & SGD and 360 days for other currencies.	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP & SGD and 360 days for other currencies.
	利息是按日計算及按月入帳。港元、英 鎊、新加坡元以一年 365 日計算。其他貨 幣以一年 360 日計算。	利息是按日計算及按月入帳。港元、英 鎊、新加坡元以一年 365 日計算。其他貨 幣以一年 360 日計算。
Penalty for early closure 早期取消戶口費用	HKD200 for account closed within 3 months from opening. (Not applicable to ANZ Private Bank)	HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.
	於開戶後三個月內取消戶口: HK\$200 (不適用於澳新私人銀行)	於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息

	ANZ Current Account 澳新銀行往來戶口	DBS Current Account and/or DBS Save & Cheque Account 星展銀行往來戶口 及/或 星展銀行 Save & Cheque 戶口
Minimum balance requirement	Nil	Nil
最低結餘要求	沒有	沒有
Currency 貨幣	HKD, USD, CNY	Current Account: USD, CNY Save & Cheque Account: HKD
	港元,美元,人民幣	往來戶口: 美元, 人民幣 Save & Cheque 戶口: 港元
Interest rate 利率	Nil	Current Account: No interest bearing. Save & Cheque Account: 0.01% p.a. (HKD)
	 沒有	往來戶口: 沒有利息 Save & Cheque 戶口: 0.01% p.a. (港元)
Interest Calculation Method 利息計算方法	N/A	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days for HKD.
	不適用	利息是按日計算及按月入帳。港元以一年 365 日計算。
Cheque Book 支票簿	Yes	Yes Current Account: USD, CNY Save & Cheque Account: HKD.
		New DBS cheque book(s) will be sent to the migrated ANZ customers who have cheque book facility at ANZ.
	有	有 往來戶口: 美元, 人民幣 Save & Cheque 戶口: 港元
		新的星展銀行支票簿只會寄給現已擁有澳新銀 行支票簿之客戶。
Penalty for early closure 早期取消戶口費用	HKD200 for account closed within 3 months from opening. (Not applicable to ANZ Private Bank)	HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.
	於開戶後三個月內取消戶口: HK\$200 (不適用於澳新私人銀行)	於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息

	ANZ Wealth Management Account 澳新銀行財富管理戶口	DBS Multi-Currency Savings Account and DBS Save & Cheque Account 星展銀行多種貨幣儲蓄戶口 及星展銀行 Save & Cheque 戶口
Minimum balance requirement 最低結餘要求	Nil 沒有	Nil 沒有
Currency 貨幣	HKD, USD, AUD, NZD, GBP, EUR, CAD, JPY	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF, DKK, NOK, SEK
	港元,美元,澳元,紐元,英鎊,歐羅,加元, 日元	港元,美元,澳元,紐元,英鎊,歐羅,加元,新加坡元,人民幣,日元,瑞士法郎,丹麥克朗,挪威克朗,瑞典克朗
Interest rate 利率	HKD Less than HKD40,000: 0.00% p.a. HKD40,000 or above: 0.01% p.a. 港元 少於 HK\$40,000: 0.00% p.a. HK\$40,000 或以上: 0.01% p.a.	HKD For any amount: 0.01% p.a. 港元 任何金額: 0.01% p.a.
	N/A	CNY For any amount: 0.25% p.a. Preferential rate at 0.40% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.
	不適用	人民幣 任何金額: 0.25% p.a. 星展豐盛私人客戶及星展豐盛理財客戶將享有 優惠利率 0.40% p.a.
	AUD Less than AUD5,000: 0.00% p.a. AUD5,000 or above: 0.05% p.a. 澳元 少於澳元 5,000: 0.00% p.a. 澳元 5,000 或以上: 0.05% p.a.	AUD For any amount: 0.05% p.a. Preferential rate at 0.15% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures. 澳元 任何金額: 0.05% p.a. 星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.15% p.a.
	Less than NZD6,500: 0.00% p.a. NZD6,500 or above: 0.10% p.a.	For any amount: 0.05% p.a. Preferential rate at 0.10% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.
	紐元	紐元

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	少於紐元 6,500: 0.00% p.a.	任何金額: 0.05% p.a.
	紐元 6,500 或以上: 0.10% p.a.	
		星展豐盛私人客戶及星展豐盛理財客戶將享有
		優惠利率 0.10% p.a.
	N/A	SGD
		For any amount: 0.01% p.a.
		·
	不適用	新加坡元
		任何金額: 0.01% p.a.
	CAD / GBP / USD	CAD/ GBP*/ USD*/ NOK:
	Less than CAD5,000 / USD5,000 / GBP3,000:	For any amount: 0.01% p.a.
	0.00%p.a.	Tot any amount. 0.01% p.a.
	CAD5,000 / USD5,000 / GBP3,000 or above:	*Preferential rate for GBP and USD at 0.03% p.a.
	0.01% p.a.	will be offered to customers of DBS Treasures
	5.51/0 p.u.	Private Client and DBS Treasures.
	 加元/ 英鎊/ 美元:	Trivate chefit and DD3 freasures.
	少於加元 5,000 / 美元 5,000 / 英鎊 3,000:	加元/ 英鎊*/ 美元*/ 挪威克朗:
		加九/ 英弱 / 天九 / 挪威元朗. 任何金額: 0.01% p.a.
	0.00% p.a.	江門
	##亭 F 000 / 美亭 F 000 / 英傑 3 000 素N	*目屋攤成到「客戶丑目展攤成冊財客戶收官
	加元 5,000 / 美元 5,000 / 英鎊 3,000 或以	*星展豐盛私人客戶及星展豐盛理財客戶將享
	上: 0.01% p.a.	有英鎊及美元優惠利率 0.03% p.a.
	No interest paid for the rest of the foreign	No interest paid for the rest of the foreign
	currencies.	currencies.
	+ ル化粉 + ハナルマ む 白	++/b-/15-85-34-25/1-25/1-25/1-25/1-25/1-25/1-25/1-25/1
	其他貨幣並沒有給予利息。	其他貨幣並沒有給予利息。
Interest Calculation	Interest is calculated and accrued daily, and	Interest is calculated and accrued daily, and
Method	credited to the account monthly. Interest	credited to the account monthly. Interest
利息計算方法	calculation is based on 365 days for HKD, GBP	calculation is based on 365 days for HKD, GBP &
	& SGD and 360 days for other currencies.	SGD and 360 days for other currencies.
	利息是按日計算及按月入帳。港元、英	
	鎊、新加坡元以一年 365 日計算。其他貨	利息是按日計算及按月入帳。港元、英鎊、新
	幣以一年 360 日計算。	加坡元以一年 365 日計算。其他貨幣以一年
		360 日計算。
Cheque Book	Yes.	Yes.
支票簿	Available in HKD and USD.	Available in HKD, USD and CNY.
		New DBS cheque book(s) will be sent to the
		migrated ANZ customers who have cheque book
		facility at ANZ.
	to the	-t-u
	有的。	有的。
	提供港元及美元。	提供港元,美元及人民幣。
		新的星展銀行支票簿只會寄給現已擁有澳新銀
		行支票簿之客戶。
Penalty for early closure	HKD200 for account closed within 3 months	HKD200/US\$25 for account closed within 3
早期取消戶口費用	from opening. (Not applicable to ANZ Private	months from opening and no interest shall be
	Bank)	paid.

於開戶後三個月內取消戶口: HK\$200 (不適	於開戶後三個月內取消戶口: HK\$200 / US\$25
用於澳新私人銀行)	及不支付利息

	ANZ Savings Plus Account	DBS Multi-Currency Savings Account
Minimum balance	Nil	星展銀行多種貨幣儲蓄戶口 Nil
requirement	INII	IVII
最低結餘要求	 沒有	沒有
Currency	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD,	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY,
貨幣	JPY, CHF	JPY, CHF, DKK, NOK, SEK
24114	,	, , ,
	港元,美元,澳元,紐元,英鎊,歐羅,加元,	港元,美元,澳元,紐元,英鎊,歐羅,加元,
	新加坡元,日元,瑞士法郎	新加坡元,人民幣,日元,瑞士法郎,丹麥克朗,挪
		威克朗, 瑞典克朗
Interest rate	HKD	HKD
利率	Less than HKD40,000: 0.00% p.a.	
	HKD40,000 to HKD499,999: 0.01% p.a.	For any amount: 0.01% p.a.
	HKD500.000 or above: 0.02% p.a.	
		Preferential rate at 0.03% p.a. will be offered to
		customers of DBS Treasures Private Client and
		DBS Treasures.
		洪二
	港元	港元
	少於 HK\$40,000: 0.00% p.a.	任何金額: 0.01% p.a.
	HK\$40,000 至 499,999: 0.01% p.a.	星展豐盛私人客戶及星展豐盛理財客戶將享有
	HK\$500,000 或以上: 0.02% p.a.	堡惠利率 0.03% p.a.
	111(2500,0000 头跃上. 0.0270 p.u.	发心的中 0.03% p.u.
	N/A	CNY
		For any amount: 0.25% p.a.
		Preferential rate at 0.40% p.a. will be offered to
		customers of DBS Treasures Private Client and
		DBS Treasures.
	天海田	1 日報
	不適用	人民幣
		任何金額: 0.25% p.a.
		星展豐盛私人客戶及星展豐盛理財客戶將享有
		優惠利率 0.40% p.a.
	AUD	及恐門中 0.40% p.d. AUD
	Less than AUD5,000: 0.00% p.a.	Subject to Terms & Conditions, DBS will offer the
	AUD5,000 to AUD64,999: 0.50% p.a.	existing preferential AUD deposit interest rates of
	AUD65,000 or above: 1.50% p.a.	ANZ for 3 months after the Transfer.
	Notes	澳元
	澳元	
	少於 澳元 5,000 : 0.00% p.a.	

澳元 5,000 至 澳元 64,999: 0.50% p.a. 澳元 65,000 或以上: 1.50% p.a.	根據 <u>條款及細則</u> ,於轉移後 ,星展銀行將會繼續提供現有之澳元存款利率優惠,為期 3 個月。
CAD Less than CAD5,000: 0.00% p.a. CAD5,000 to CAD64,999: 0.05% p.a. CAD65,000 or above: 0.10% p.a.	CAD Subject to <u>Terms & Conditions</u> , DBS will offer the existing preferential CAD deposit interest rates of ANZ for 3 months after the Transfer.
加元 少於加元 5,000 : 0.00% p.a. 加元 5,000 至加元 64,999: 0.05% p.a. 加元 65,000 或以上: 0.10% p.a.	加元 根據 <u>條款及細則</u> ,於轉移後,星展銀行將會繼續提供現有之加元存款利率優惠,為期3個月。
GBP Less than GBP3,000: 0.00% p.a. GBP3,000 to GBP39,999: 0.05% p.a. GBP40,000 or above: 0.10% p.a.	GBP Subject to <u>Terms & Conditions</u> , DBS will offer the existing preferential GBP deposit interest rates of ANZ for 3 months after the Transfer.
英鎊: 少於 英鎊 3,000 : 0.00% p.a. 英鎊 3,000 至 英鎊 39,999: 0.05% p.a.	英鎊 根據 <u>條款及細則</u> ,於轉移後,星展銀行將會繼續提供現有之英鎊存款利率優惠,為期3個月。
N/A	NOK:
不適用	For any amount: 0.01% p.a. 挪威克朗 任何金額: 0.01% p.a.
NZD Less than NZD6,500: 0.00% p.a. NZD6,500 to NZD84,999: 0.30% p.a. NZD85,000 or above: 1.00% p.a.	NZD Subject to <u>Terms & Conditions</u> , DBS will offer the existing preferential NZD deposit interest rates of ANZ for 3 months after the Transfer.
紐元 少於 紐元 6,500 : 0.00% p.a. 紐元 6,500 至 紐元 84,999: 0.30% p.a. 紐元 85,000 或以上: 1.00% p.a.	紐元 根據 <u>條款及細則</u> ,於轉移後,星展銀行將會繼續提供現有之紐元存款利率優惠,為期3個月。
No interest paid	SGD For any amount: 0.01% p.a.
沒有給予利息	新加坡元 任何金額: 0.01% p.a.
USD	USD
Less than US\$5,000: 0.00% p.a.	For any amount: 0.01% p.a.

	US\$5,000 to US\$64,999: 0.01% p.a. US\$65,000 or above: 0.02% p.a.	Preferential rate at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.
	美元 少於 US\$5,000 : 0.00% p.a. US\$5,000 至 US\$64,999: 0.01% p.a. US\$65,000 或以上: 0.02% p.a.	美元 任何金額: 0.01% p.a. 星展豐盛私人客戶及星展豐盛理財客戶將享有 優惠利率 0.03% p.a.
	No interest paid for the rest of the foreign currencies. 其他貨幣並沒有給予利息。	No interest paid for the rest of the foreign currencies. 其他貨幣並沒有給予利息。
Interest Calculation Method 利息計算方法	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP & SGD and 360 days for other currencies.	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP & SGD and 360 days for other currencies.
	利息是按日計算及按月入帳。港元、 英鎊、新加坡元以一年 365 日計算。其他 貨幣以一年 360 日計算。	利息是按日計算及按月入帳。港元、英鎊、 新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。
Penalty for early closure 早期取消戶口費用	HKD200 for account closed within 3 months from opening.	HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.
	於開戶後三個月內取消戶口: HK\$200	於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息

	ANZ Time Deposit Account 澳新銀行定期存款戶口	DBS Time Deposit Account 星展銀行定期存款戶口
Minimum balance requirement 最低結餘要求	HKD: 40,000 USD: 5,000 AUD: 5,000 CAD: 5,000 CHF: 4,500 CNY: 35,000 EUR: 3,500 GBP: 3,000 JPY: 450,000 NZD: 6,500 SGD: 6,500 港元: 40,000 美元: 5,000	For all currencies: HKD1,000 or equivalent (for accounts opened via DBS iBanking / DBS digibank / Phone Banking), or HKD30,000 or equivalent (for accounts opened at Branch / via Customer Services Executive at Phone Banking Services Hotline) 所有貨幣: HK\$1,000 或同等價值

	加元: 5,000	(適用於透過星展 iBanking / 星展 digibank / 電
	瑞士法郎: 4,500	
	人民幣: 35,000	話理財服務開立之戶口),或
	歐羅: 3,500	
	英鎊: 3,000	HK\$30,000 或同等價值
		(適用於透過星展銀行分行/客戶服務主任於客
	日元: 450,000	
	紐元: 6,500	戶服務熱線開立之戶口)
	新加坡元: 6,500	
Currency	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD,	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY,
貨幣	CNY, JPY, CHF	JPY, CHF, DKK, NOK, SEK
	港元,美元,澳元,紐元,英鎊,歐羅,加元,新加坡元,人民幣,日元,瑞士法郎	港元,美元,澳元,紐元,英鎊,歐羅,加元,新加坡元,人民幣,日元,瑞士法郎,丹麥克朗,挪威克朗,瑞典克朗
Interest rate 利率	Board rate or negotiable	Board rate or promotion rate
利李	基本利率或可商議	基本利率或推廣利率
Interest Calculation	Interest is calculated and accrued daily, and	Interest is calculated and accrued daily, and
Method	credited to the account monthly. Interest	credited to the account monthly. Interest
利息計算方法	calculation is based on 365 days for HKD, GBP	calculation is based on 365 days for HKD, GBP &
	& SGD and 360 days for other currencies.	SGD and 360 days for other currencies.
	利息是按日計算及按月入帳。港元、 英鎊、新加坡元以一年 365 日計算。其他 貨幣以一年 360 日計算。	利息是按日計算及按月入帳。港元、英鎊、 新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。
Early uplift prior to maturity date 到期日前提取	For ANZ Signature Priority Banking: No interest, and the early uplift fee is calculated below:	No Interest, and the early uplift fee is calculated as below:
到积1日 利 11定权	below.	HKD
	Time deposit principal amount x early uplift	Time Deposit Principal x (HKD PRIME Rate -
	fee rate* x number of days due to maturity ÷	Contract Rate) x No. of Remaining Days ÷ 365
	total number of days in a year	days*
	total number of days in a year	or Minimum HKD200
	*Early uplift fee rate is set at time deposit	or willimati rikb200
	interest rate + 1%p.a.	Note: HKD PRIME Rate will be determined by the
	interest rate + 1%p.a.	Bank from time to time.
	澳新銀行 SPB: 沒有利息,並收取提前領取	Bunk from time to time.
	費用計算如下:	Foreign Currencies
	東川山 昇刈 1	Time Deposit Principal x 2% x No. of Remaining
	字即方数太 众 ,担前⁄码取弗田利家*,方数	Days ÷ 365 days* or 360 days*
	定期存款本金x提前領取費用利率*x存款	or Minimum HKD200 or equivalent
	到期日前的餘下的日數÷一年的總日數。	5
	*提前領取費用利率 是設定在定期存款利息 利率 + 1% p.a.。	*For HKD, GBP and SGD: 365 days; for other currencies: 360 days.
	For ANZ Private Bank: Balance of accrued	
	interest, if any, is paid to client after deduction	沙右利自,目期坦斯弗田斗笞加下。
	of treasury costs and early uplift fee.	沒有利息,早期提取費用計算如下:
	or a casary costs and early uplift lee.	淮 元
	Schedule of fees and charges: min fee USD 100	<u>港元</u> 定期存款本金 x (本行港元最優惠利率 - 合約利 率) x 到期日尚餘日數÷365 日*
		17 54/40 1 4M/0 XX 555 H

澳新私人銀行:扣除財務成本及提前領取費 用後剩餘累計利息仍給付	或 最低收費為HK\$200
提前領取費用:最低美金 100 元	註:港元最優惠利率將按本行不時之決定而釐 訂
	<u>外幣</u> 定期存款本金 x 2% x 到期日尚餘日數÷365日 */360日* 最低收費為HK\$200或等值
	*港元、英鎊 及 新加坡元: 365 日, 其他貨幣: 360日。