

# 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 沒有
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.  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.  Preferential rate at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures  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.  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.	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 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.
	NZD Less than NZD6,500: 0.00% p.a.	NZD For any amount: 0.05% p.a.

	<p>NZD6,500 or above: 0.10% p.a.</p> <p>紐元 少於紐元 6,500 : 0.00% p.a. 紐元 6,500 或以上: 0.10% p.a.</p>	<p>Preferential rate at 0.10% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>紐元 任何金額: 0.05% p.a.</p> <p>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.</p>
	<p>SGD Less than SGD6,500: 0.00% p.a. SGD6,500 or above: 0.10% p.a.</p> <p>新加坡元 少於新加坡元 6,500: 0.00% p.a. 新加坡元 6,500 或以上: 0.10% p.a.</p>	<p>SGD For any amount: 0.01% p.a.</p> <p>新加坡元 任何金額: 0.01% p.a.</p>
	<p>CAD / GBP / USD Less than CAD5,000 / USD5,000 / GBP3,000: 0.00%p.a. CAD5,000 / USD5,000 / GBP3,000 or above: 0.01% p.a.</p> <p>加元/ 英鎊/ 美元: 少於加元 5,000 / 美元 5,000 / 英鎊 3,000 : 0.00% p.a.</p> <p>加元 5,000 / 美元 5,000 / 英鎊 3,000 或以上: 0.01% p.a.</p>	<p>CAD/ GBP*/ USD*/ NOK: For any amount: 0.01% p.a.</p> <p>*Preferential rate for GBP and USD at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>加元/ 英鎊*/ 美元*/ 挪威克朗: 任何金額: 0.01% p.a.</p> <p>*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.</p>
	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>
<p>Interest Calculation Method 利息計算方法</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>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。</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>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。</p>
<p>Penalty for early closure 早期取消戶口費用</p>	<p>HKD200 for account closed within 3 months from opening. (Not applicable to ANZ Private Bank)</p> <p>於開戶後三個月內取消戶口: HK\$200 (不適用於澳新私人銀行)</p>	<p>HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.</p> <p>於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息</p>

	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 最低結餘要求	Nil 沒有	Nil 沒有
Currency 貨幣	HKD, USD, CNY  港元, 美元, 人民幣	Current Account: USD, CNY Save & Cheque Account: HKD  往來戶口: 美元, 人民幣 Save & Cheque 戶口: 港元
Interest rate 利率	Nil  沒有	Current Account: No interest bearing. Save & Cheque Account: 0.01% p.a. (HKD)  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  不適用	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days for HKD.  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    有	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 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)  於開戶後三個月內取消戶口: HK\$200 (不適用於澳新私人銀行)	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 / 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  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 日元	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.  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  不適用	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 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.
	NZD Less than NZD6,500: 0.00% p.a. NZD6,500 or above: 0.10% p.a.  紐元	NZD 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

	<p>少於紐元 6,500 : 0.00% p.a. 紐元 6,500 或以上: 0.10% p.a.</p>	<p>任何金額: 0.05% p.a.</p> <p>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.</p>
	<p>N/A</p> <p>不適用</p>	<p>SGD</p> <p>For any amount: 0.01% p.a.</p> <p>新加坡元</p> <p>任何金額: 0.01% p.a.</p>
	<p>CAD / GBP / USD</p> <p>Less than CAD5,000 / USD5,000 / GBP3,000: 0.00%p.a.</p> <p>CAD5,000 / USD5,000 / GBP3,000 or above: 0.01% p.a.</p> <p>加元/ 英鎊/ 美元: 少於加元 5,000 / 美元 5,000 / 英鎊 3,000 : 0.00% p.a.</p> <p>加元 5,000 / 美元 5,000 / 英鎊 3,000 或以上 : 0.01% p.a.</p>	<p>CAD/ GBP*/ USD*/ NOK:</p> <p>For any amount: 0.01% p.a.</p> <p>*Preferential rate for GBP and USD at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>加元/ 英鎊*/ 美元*/ 挪威克朗: 任何金額: 0.01% p.a.</p> <p>*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.</p>
	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>
<p>Interest Calculation Method</p> <p>利息計算方法</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>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。</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>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。</p>
<p>Cheque Book</p> <p>支票簿</p>	<p>Yes.</p> <p>Available in HKD and USD.</p> <p>有的。</p> <p>提供港元及美元。</p>	<p>Yes.</p> <p>Available in HKD, USD and CNY.</p> <p>New DBS cheque book(s) will be sent to the migrated ANZ customers who have cheque book facility at ANZ.</p> <p>有的。</p> <p>提供港元,美元及人民幣。</p> <p>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。</p>
<p>Penalty for early closure</p> <p>早期取消戶口費用</p>	<p>HKD200 for account closed within 3 months from opening. (Not applicable to ANZ Private Bank)</p>	<p>HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.</p>

	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
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	ANZ Savings Plus Account	DBS Multi-Currency Savings Account 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 沒有
Currency 貨幣	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, JPY, CHF  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 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 to HKD499,999: 0.01% p.a. HKD500,000 or above: 0.02% p.a.  港元 少於 HK\$40,000: 0.00% p.a. HK\$40,000 至 499,999: 0.01% p.a. HK\$500,000 或以上: 0.02% 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 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.
	N/A  不適用	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 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 to AUD64,999: 0.50% p.a. AUD65,000 or above: 1.50% p.a.  澳元 少於 澳元 5,000 : 0.00% p.a.	AUD Subject to <a href="#">Terms &amp; Conditions</a> , DBS will offer the existing preferential AUD deposit interest rates of ANZ for 3 months after the Transfer.  澳元

	<p>澳元 5,000 至 澳元 64,999: 0.50% p.a.          澳元 65,000 或以上: 1.50% p.a.</p>	<p>根據<a href="#">條款及細則</a>，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。</p>
	<p>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.</p> <p>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.</p>	<p>CAD          Subject to <a href="#">Terms &amp; Conditions</a>, DBS will offer the existing preferential CAD deposit interest rates of ANZ for 3 months after the Transfer.</p> <p>加元          根據<a href="#">條款及細則</a>，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。</p>
	<p>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.</p> <p>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.</p>	<p>GBP          Subject to <a href="#">Terms &amp; Conditions</a>, DBS will offer the existing preferential GBP deposit interest rates of ANZ for 3 months after the Transfer.</p> <p>英鎊          根據<a href="#">條款及細則</a>，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。</p>
	<p>N/A</p> <p>不適用</p>	<p>NOK:          For any amount: 0.01% p.a.</p> <p>挪威克朗          任何金額: 0.01% p.a.</p>
	<p>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.</p> <p>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.</p>	<p>NZD          Subject to <a href="#">Terms &amp; Conditions</a>, DBS will offer the existing preferential NZD deposit interest rates of ANZ for 3 months after the Transfer.</p> <p>紐元          根據<a href="#">條款及細則</a>，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。</p>
	<p>No interest paid</p> <p>沒有給予利息</p>	<p>SGD          For any amount: 0.01% p.a.</p> <p>新加坡元          任何金額: 0.01% p.a.</p>
	<p>USD          Less than US\$5,000: 0.00% p.a.</p>	<p>USD          For any amount: 0.01% p.a.</p>

	<p>US\$5,000 to US\$64,999: 0.01% p.a. US\$65,000 or above: 0.02% p.a.</p> <p>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.</p>	<p>Preferential rate at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>美元 任何金額: 0.01% p.a.</p> <p>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.</p>
	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>
<p>Interest Calculation Method 利息計算方法</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>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。</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>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。</p>
<p>Penalty for early closure 早期取消戶口費用</p>	<p>HKD200 for account closed within 3 months from opening.</p> <p>於開戶後三個月內取消戶口: HK\$200</p>	<p>HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.</p> <p>於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息</p>

	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
<p>Minimum balance requirement 最低結餘要求</p>	<p>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</p> <p>港元: 40,000 美元: 5,000 澳元: 5,000</p>	<p>For all currencies: HKD1,000 or equivalent (for accounts opened via DBS iBanking / DBS digibank / Phone Banking), or</p> <p>HKD30,000 or equivalent (for accounts opened at Branch / via Customer Services Executive at Phone Banking Services Hotline)</p> <p>所有貨幣: HK\$1,000 或同等價值</p>



	加元: 5,000 瑞士法郎: 4,500 人民幣: 35,000 歐羅: 3,500 英鎊: 3,000 日元: 450,000 紐元: 6,500 新加坡元: 6,500	(適用於透過星展 iBanking / 星展 digibank / 電話理財服務開立之戶口), 或  HK\$30,000 或同等價值 (適用於透過星展銀行分行 / 客戶服務主任於客戶服務熱線開立之戶口)
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	Board rate or negotiable  基本利率或可商議	Board rate or promotion rate  基本利率或推廣利率
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.  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。	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。
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:  $\text{Time deposit principal amount} \times \text{early uplift fee rate} \times \text{number of days due to maturity} \div \text{total number of days in a year}$ <p>*Early uplift fee rate is set at time deposit interest rate + 1%p.a.</p> <p>澳新銀行 SPB: 沒有利息, 並收取提前領取費用計算如下:</p> <p>定期存款本金 x 提前領取費用利率* x 存款到期日前的餘下的日數 ÷ 一年的總日數。</p> <p>*提前領取費用利率 是設定在定期存款利息利率 + 1% p.a.。</p> <p>For ANZ Private Bank: Balance of accrued interest, if any, is paid to client after deduction of treasury costs and early uplift fee.</p> <p>Schedule of fees and charges: min fee USD 100</p>	No Interest, and the early uplift fee is calculated as below:  <u>HKD</u> $\text{Time Deposit Principal} \times (\text{HKD PRIME Rate} - \text{Contract Rate}) \times \text{No. of Remaining Days} \div 365 \text{ days}^*$ or Minimum HKD200  Note: HKD PRIME Rate will be determined by the Bank from time to time.  <u>Foreign Currencies</u> $\text{Time Deposit Principal} \times 2\% \times \text{No. of Remaining Days} \div 365 \text{ days}^* \text{ or } 360 \text{ days}^*$ or Minimum HKD200 or equivalent  *For HKD, GBP and SGD: 365 days; for other currencies: 360 days.  沒有利息, 早期提取費用計算如下:  <u>港元</u> $\text{定期存款本金} \times (\text{本行港元最優惠利率} - \text{合約利率}) \times \text{到期日尚餘日數} \div 365 \text{ 日}^*$

	<p>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          提前領取費用:最低美金 100 元</p>	<p>或 最低收費為HK\$200</p> <p>註：港元最優惠利率將按本行不時之決定而釐訂</p> <p>外幣          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</p> <p>*港元、英鎊及新加坡元: 365 日, 其他貨幣:          360日。</p>
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