

With effect from 11 October 2022

Negative interest rates will be removed on cash balances in Euro (EUR), Swiss Francs (CHF) and Danish Krone (DKK) held in the Multi-Currency Settlement Account (MCSA) with effect from 11 October 2022. Please refer below for the negative interest rates applicable to cash balances in Japanese Yen (JPY) held in the MCSA:

Japanese Yen (JPY)

	For Multi-Currency Settlement Accounts
First JPY0.5bn	0.000%
Next JPY1.0bn	-0.200%
Remaining balance >JPY1.5bn	1 week prevailing rate* with a minimum charge of 2.000%

Notes:

- Rates quoted are in % p.a. and are subject to change without prior notice. Please do not hesitate to contact your Relationship Manager, if you have queries or require clarification on this matter.
- Foreign currency transactions are subject to exchange rate fluctuations, which may result in capital gains or losses; such accounts may also be subject to exchange controls imposed on the currency held.
- * The prevailing rate refers to the bank's prevailing cost/value to hold such currencies at the stipulated threshold. Where the 1 week prevailing rate is higher than the negative interest charge of 2.00%, the 1 week prevailing rate will be applied without prior notice to you.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

由 2022 年 10 月 11 日起生效

就多種貨幣結算戶口下之歐元、瑞士法郎及丹麥克郎存款，星展銀行將由 2022 年 10 月 11 日起停止徵收負利率。以下為現時就日圓 (JPY) 在多種貨幣結算戶口下所徵收之負利率：

日圓 (JPY)

	多種貨幣結算戶口
首 5 億日圓	0.000%
其後 10 億日圓	-0.200%
超逾 15 億日圓的其餘結存	一星期現行利率* 最低收費為 2.000%

備註：

- 所示利率為年利率，如有更改，恕不另行通知。如有任何疑問或希望了解更多詳情，請聯絡閣下的客戶經理。
- 外幣交易受匯率波動影響，或會導致資金損益；上述戶口亦可能因所持貨幣遭外匯管制而受影響。
- * 現行利率指本行按訂明的存款額持有相關貨幣的現行成本／價值。假如一星期現行利率高於 2.00% 的負利率費用，則會採用一星期現行利率而無需事先作出通知。
- 如中英文版本有任何歧異，概以英文版本為準。