

## 1. How to calculate the Eligible New Funds?

“Eligible New Funds” refers to the incremental balance when comparing the Customer’s Deposit Balance at the time of Time Deposit placement to his/her corresponding Deposit Balance as of 30 calendar days ago, after deduction of the sum of principal amount which has been entitled to the Online Time Deposit New Fund Offer within the last 7 calendar days.

The calculation of “Deposit Balance” is the total of saving deposits of Hong Kong dollar and/or foreign currencies that the Customer maintains with the Bank in his/her Current and Savings Accounts including Time Deposits, regardless of whether it is solely or jointly owned by the Customer. For the avoidance of doubt, the saving deposits in Wealth Management Accounts shall not count towards the calculation of Deposit Balance.

### Calculation of Eligible New Funds

“Eligible New Funds” of customer = (A) Deposit Balance of all currencies at the time of Time Deposit Placement – (B) Deposit Balance of all currencies as of 30 calendar days ago – (C) Sum of principal amount which has been entitled to the Online Time Deposit New Fund Offer within the last 7 calendar days.

### Assumptions:

Today is 31 Jan 2024, and customer’s deposit transactions within last 30 calendar days are as below.

Transaction Date	Transaction Details	Transaction Amount (HKD)
1 Jan 2024	Deposit Balance	\$10,000 (B)
5 Jan 2024	Fund in	+\$190,000
6 Jan 2024	Fund out	-\$10,000
30 Jan 2024	Placed HKD Online Time Deposit with Eligible New Funds	\$100,000(C)
31 Jan 2024	Deposit Balance	\$190,000 (A)

### Calculation method

	HKD
Deposit Balance at the time of Time Deposit Placement (A)	\$190,000
Deposit Balance as of 30 calendar days ago (B)	\$10,000
<b>Incremental balance (A) – (B)</b>	<b>\$180,000</b>
Sum of principal amount which has been entitled to the Online Time Deposit New Fund Offer within the last 7 calendar days (C)	\$100,000
<b>Eligible New Funds</b>	<b>\$80,000</b>

## 1. 如何定義合資格新資金？

「合資格新資金」等於指客戶開立定期存款時與過去 30 個曆日的存款結存比較的淨增長，減去過去 7 個曆日內您享有網上定期新資金優惠的本金金額。

「存款結存」指合資格客戶不論以個人或聯名方式，於本行往來及儲蓄戶口的港幣及/或外幣存款（包括定期存款）總和。為免生疑問，財富管理戶口的存款並不計算在內。

### 合資格新資金計算方法

客戶之「合資格新資金」= (A) 開立定期時所有貨幣的存款結存 – (B) 30 個曆日前所有貨幣的存款結存 – (C) 過去 7 個曆日內您已享有網上定期新資金優惠的本金金額。

### 假設

今天是 2024 年 1 月 31 日，而客戶在 30 曆日內的存款交易如下。

交易日期	交易詳情	交易金額（港幣）
2024 年 1 月 1 日	存款結存	\$10,000 (B)
2024 年 1 月 5 日	存入資金	+\$190,000
2024 年 1 月 6 日	匯出資金	-\$10,000
2024 年 1 月 30 日	開立港幣新資金網上定期存款	\$100,000(C)
2024 年 1 月 31 日	存款結存	\$190,000 (A)

### 計算方法

	<u>HKD</u>
開立定期時的存款結存(A)	\$190,000
30 個曆日前的存款結存(B)	\$10,000
結存增長(A) – (B)	<b>\$180,000</b>
過去 7 個曆日內享有網上定期新資金優惠的本金金額(C)	\$100,000
<b>合資格新資金</b>	<b>\$80,000</b>