

Interest Rate Reference



| Savings Interest Rate (% p.a.)

Account Balance	AUD	CAD	CHF	CNY	DKK	EUR	GBP	HKD	JPY	NOK	NZD	SEK	SGD	USD
Below \$200,000	0.001	0.001	0.000	0.100	0.000	0.000	0.001	0.005*	0.000	0.0100	0.0010	0.0000	0.0100	0.0010
\$200,000 or below \$1,000,000	0.001	0.001	0.000	0.100	0.000	0.000	0.001	0.150*	0.000	0.0100	0.0010	0.0000	0.0100	0.0010
\$1,000,000 or below \$5,000,000	0.001	0.001	0.000	0.100	0.000	0.000	0.001	0.200*	0.000	0.0100	0.0010	0.0000	0.0100	0.0010
\$5,000,000 or above	0.001	0.001	0.000	0.100	0.000	0.000	0.001	0.300	0.000	0.0100	0.0010	0.0000	0.0100	0.0010

| Time Deposit Interest Rate (% p.a.)

Tenor	AUD	CAD	CHF	CNY	DKK	EUR	GBP	HKD	JPY	NOK	NZD	SEK	SGD	USD
1 day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.010	0.000	0.000	0.001	0.010
1 week	0.000	0.010	0.000	0.100	0.000	0.000	0.000	0.001	0.000	0.010	0.001	0.000	0.001	0.010
2 week	0.000	0.010	0.000	0.100	0.000	0.000	0.000	0.001	0.000	0.010	0.001	0.000	0.001	0.010
1 month	0.000	0.010	0.000	0.200	0.000	0.000	0.000	0.010	0.000	0.010	0.010	0.000	0.010	0.010
2 month	0.000	0.010	0.000	0.200	0.000	0.000	0.000	0.010	0.000	0.010	0.010	0.000	0.010	0.010
3 month	0.000	0.010	0.000	0.200	0.000	0.000	0.000	0.010	0.000	0.010	0.050	0.000	0.010	0.010
6 month	0.000	0.050	0.000	0.250	0.000	0.000	0.000	0.050	0.000	0.010	0.050	0.000	0.010	0.100
12 month	0.000	0.150	0.000	0.250	0.000	0.000	0.000	0.150	0.000	0.010	0.100	0.000	0.010	0.200

Effective Date: 2022-11-10

The information is indicative only and is provided solely for reference purposes.

* HKD Savings interest rate for Wealth Management Account for all account balance is 0.300%.