

Negative Interest Rate for Selected Currencies within Multi-Currency Savings Account  
/ Multi-Currency Settlement Account

Effective from 1 Nov 2020

For CHF

<b>Tier</b>	<b>Interest rate to be applied on the excess balance</b>
0 Million – 5 Million	0%
> 5 Million – 15 Million	-0.25%
>15 Million	-0.90%

For EUR

<b>Tier</b>	<b>Interest rate to be applied on the excess balance</b>
0 Million – 5 Million	0%
> 5 Million – 50 Million	-0.30%
>50 Million	-0.95%

For JPY

<b>Tier</b>	<b>Interest rate to be applied on the excess balance</b>
0 Billion – 1.5 Billion	0%
> 1.5 Billion – 5 Billion	-0.25%
>5 Billion	-0.35%

Notes:

1. The above rates are in % p.a.
2. This arrangement is subject to change and may be extended to other currencies depending on market scenarios. Please do not hesitate to contact your Relationship Manager or our Customer Services hotline on +852 2290 8888 if you have queries or require clarification on this matter.

多種貨幣儲蓄戶口 / 多種貨幣結算戶口就某些貨幣所徵收的負利率

由 2020 年 11 月 1 日起生效

瑞士法郎 (CHF)

結餘金額	就超出的現金結餘所徵收的利率
0 萬 – 500 萬	0%
> 500 萬 – 1,500 萬	-0.25%
>1,500 萬	-0.90%

歐元 (EUR)

結餘金額	就超出的現金結餘所徵收的利率
0 萬 – 500 萬	0%
> 500 萬 – 5,000 萬	-0.30%
>5,000 萬	-0.95%

日圓 (JPY)

結餘金額	就超出的現金結餘所徵收的利率
0 億 – 15 億	0%
> 15 億 – 50 億	-0.25%
> 50 億	-0.35%

備註：

1. 以上利率以年利率計算。
2. 此安排可不時更改，並可因應市場情況適用於其他貨幣。  
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或致電客戶服務熱線 +852 2290 8888。