

**Negative Interest Rate for Selected Currencies within Multi-Currency Savings Account
/ Multi-Currency Settlement Account (applicable to retail customers)**

Effective from 1 February 2022

Negative interest rates will be applied on cash balances in Danish Krone (DKK) held in Multi-Currency Savings Account and Multi-Currency Settlement Account with effect from 1 February 2022. The following are the negative interest rates for applicable currencies:

For CHF

Tier	Interest rate to be applied on the excess balance
0 Million – 1 Million	0%
> 1 Million – 10 Million	-0.25%
>10 Million	-0.90%

For EUR

Tier	Interest rate to be applied on the excess balance
0 Million – 1 Million	0%
> 1 Million – 10 Million	-0.30%
>10 Million	-0.95%

For JPY

Tier	Interest rate to be applied on the excess balance
0 Billion – 0.5 Billion	0%
> 0.5 Billion – 1.5 Billion	-0.25%
>1.5 Billion	-0.35%

For DKK

Tier	Interest rate to be applied on the excess balance
0 Million – 10 Million	0%
> 10 Million	-0.20%

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.
3. In case of inconsistency between the English and Chinese versions, the English version shall prevail.

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(適用於零售客戶)

由 2022 年 2 月 1 日起生效

就多種貨幣儲蓄戶口及多種貨幣結算戶口下之丹麥克郎的特定存款額將由 2022 年 2 月 1 日起被徵收負利率，以下列出就相關貨幣所徵收的負利率：

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 – 100 萬	0%
> 100 萬 – 1,000 萬	-0.25%
>1,000 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 – 100 萬	0%
> 100 萬 – 1,000 萬	-0.30%
>1,000 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 – 5 億	0%
> 5 億 – 15 億	-0.25%
> 15 億	-0.35%

丹麥克郎 (DKK)

結餘金額	就超出的現金結餘所徵收的利率
0 萬 – 1,000 萬	0%
> 1,000 萬	-0.20%

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。
3. 如中英文版本有任何歧異，概以英文版本為準。

Negative Interest Rate for Selected Currencies within Multi-Currency Savings Account
/ Multi-Currency Settlement Account
Effective from 1 March 2021

The specific tier amounts with negative interest rates for Multi-Currency Savings Account and Multi-Currency Settlement Account will be revised with effect from 1 March 2021. The following are the negative interest rates for applicable currencies:

For CHF

Tier	Interest rate to be applied on the excess balance
0 Million – 1 Million	0%
> 1 Million – 10 Million	-0.25%
>10 Million	-0.90%

For EUR

Tier	Interest rate to be applied on the excess balance
0 Million – 1 Million	0%
> 1 Million – 10 Million	-0.30%
>10 Million	-0.95%

For JPY

Tier	Interest rate to be applied on the excess balance
0 Billion – 0.5 Billion	0%
> 0.5 Billion – 1.5 Billion	-0.25%
>1.5 Billion	-0.35%

Notes:

4. The above rates are in % p.a.
5. 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 2021 年 3 月 1 日起生效

就多種貨幣儲蓄戶口及多種貨幣結算戶口徵收負利率的特定存款額將由 2021 年 3 月 1 日起作出修訂。以下列出就相關貨幣所徵收的負利率：

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 – 100 萬	0%
> 100 萬 – 1,000 萬	-0.25%
>1,000 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 – 100 萬	0%
> 100 萬 – 1,000 萬	-0.30%
>1,000 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 – 5 億	0%
> 5 億 – 15 億	-0.25%
> 15 億	-0.35%

備註：

4. 以上利率以年利率計算。
5. 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。

Negative Interest Rate for Selected Currencies within Multi-Currency Savings Account
/ Multi-Currency Settlement Account
Effective from 1 Nov 2020

For CHF

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

For EUR

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

For JPY

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

Notes:

6. The above rates are in % p.a.
7. 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：

6. 以上利率以年利率計算。
7. 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。