

存款推廣

Deposit Promotion



Flexi Time Deposit¹

Maximize time deposit return with flexible fund withdrawal

The newly-launched NCB “Flexi Time Deposit” gives customers the flexibility to withdraw fund prior to maturity while enjoying preferential time deposit interest rate.

Simply by placing a 3-month “Flexi Time Deposit” with new funds², customers can enjoy Preferential Interest Rate (p.a.) up to :

HKD:

0.95%

USD:

1.20%

● 3-month Preferential Time Deposit Interest Rate (p.a.)³

Numbers of Actual Deposit Days	Corresponding Deposit Period	Preferential interest rates (p.a.)	
		HKD	USD
14 days to less than 1 month	14-day	0.20%	0.75%
1 month to less than 2 months	1-month	0.48%	0.85%
2 months to less than 3 months	2-month	0.75%	0.95%
Until maturity	3-month	0.95%	1.20%

**The offer is limited and available on a first-come first-served basis !
Act now !**

Promotion Period : 1 March 2017 – 31 March 2017

Customer Service Hotline : (852) 2622 2633

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Terms of the promotion offer :

1. "Flexi Time Deposit" is a 3-month time deposit of designated currencies (HKD/USD). To be eligible for this offer, customers must place a "Flexi Time Deposit" (HKD Series) with new funds of HKD100,000 or above, or place a "Flexi Time Deposit" (USD Series) with new funds of USD10,000 or above, at any branches (including Manned Phone Banking Services) of Nanyang Commercial Bank, Limited ("the Bank") during the promotion period.
2. Funds that deposited via cashier's order/cheques/in-house transfers from other accounts within the Bank will not be considered as "New Funds". For the definition of "New Funds", please contact our staff. The Bank reserves the right to define the term "New Funds" at its discretion.
3. Customers can partially or fully withdraw the principal of "Flexi Time Deposit" on any banking business days via any branches (including Manned Phone Banking Services) of the Bank after 14 days from the placement date of "Flexi Time Deposit" (the "Minimum Deposit Period"). The interest of the withdrawal amount will be calculated on the basis of the Corresponding Deposit Period and the relevant interest rates of the Number of Actual Deposit Days (i.e. from the value date of "Flexi Time Deposit" till the date prior to the withdrawal) (the interest rates of each Corresponding Deposit Period and the relevant value date will be determined at the time of placement and will be shown in the "Interest Rate Summary" section of the Deposit Confirmation). The interest will be credited to the customer's designated account at the time of withdrawal. If customer withdraws the deposit prior to the Minimum Deposit Period, no interest will be given and the Bank reserves the right to levy charges. Customers can partially withdraw the deposit for multiple times after the Minimum Deposit Period, but must fulfill the following requirements on minimum amount of each withdrawal and the minimum remaining principal:

Series	HKD Series	USD Series
Minimum amount of each withdrawal	HKD5,000	USD800
Minimum remaining principal	HKD5,000	USD800

General Terms :

- The above preferential interest rates are examples which are announced on 27 February 2017 by the Bank. The interest rate offer listed in this promotional material is for reference only. The actual interest rate shall be subject to the quotes of the Bank from time to time. The preferential interest rate is a one-off privilege for each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by the Bank from time to time.
- Manned Phone Banking Services are only available to selected customers with designated transaction amount. For details, please contact our staff.
- The above offers cannot be used in conjunction with other promotional offers that are not listed in this promotional material. For details of the above services, promotional offers and relevant terms, please contact our staff.
- The Bank reserves the right to change, suspend or terminate the offers or to amend the relevant terms at its sole discretion without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- Should there be any discrepancy between the English and Chinese versions of this promotional material, the Chinese version shall prevail.

Risk Disclosure :

- Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into HKD or other foreign currencies.