

# 存款推廣

## Deposit Promotion



### NCB January Surprise Time Deposit<sup>1</sup>

Simply place an “NCB January Surprise Time Deposit” with new funds<sup>2</sup>, you can enjoy Preferential Interest Rate (p.a.) of :

**HKD:**

**USD:**

# 2.48%

# 2.88%



**Preferential Time Deposit Interest Rate :**

Tenor	9-Month	
Minimum Deposit Amount	HK\$50,000 equivalent	
Currency	HKD	USD
Interest Rate (p.a.)	<b>2.48%</b>	<b>2.88%</b>

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

Promotion Period : 2 January 2019 – 31 January 2019

Customer Service Hotline : (852) 2622 2633

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### Terms of the promotion offer :

1. The above offers are only applicable to customers who were born in January (According to the date of birth indicated on the identity document). The above offers are also applicable to a joint account if any one of the account holders was born in January. "NCB January Surprise Time Deposit" is a time deposit with designated currency (HKD/USD). To be eligible for this offer, customers must place an "NCB January Surprise Time Deposit" of amount equivalent to HK\$50,000 or above with new funds at any branches (including Branch 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.

### General Terms :

- The above preferential interest rates are examples which are announced on 28 December 2018 by the Bank. The interest rate offer listed in this promotional material is for reference only. The actual interest rates will 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.
- Branch 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 Chinese and English versions of this promotional material, the Chinese version shall prevail.

### Risk of Foreign Currency Trading :

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.