

2024年11月12日起，以下之儲蓄存款年利率作出調整：

With effective date from 12 November 2024, the following savings rates are adjusted as:

[1] 儲蓄存款利率 - 港元 Savings Rate - HKD

戶口結餘 Account Balance	年利率 Interest Rate (p.a.)
HKD500,000.00 或以上 or above	0.375%
HKD50,000.00 - HKD499,999.99	0.375%
HKD10,000.00 - HKD49,999.99	0.375%
HKD5,000.00 - HKD9,999.99	0.375%
HKD4,999.99 或以下 or below	0.000%

私人銀行, CITIC *diamond* and CITIC *first* 客戶之港幣儲蓄存款利率一律以適用於港幣儲蓄存款的最高利率計算。Private Banking, CITIC *diamond* and CITIC *first* customers will enjoy the highest interest rate applicable to HKD savings account regardless of the account balance.

[2] 1戶通“存款”利率 - 港元 One Account "Deposit" Interest Rate - HKD

戶口結餘 Account Balance	年利率 Interest Rate (p.a.)
HKD500,000.00 或以上 or above	0.375%
HKD50,000.00 - HKD499,999.99	0.375%
HKD10,000.00 - HKD49,999.99	0.375%
HKD5,000.00 - HKD9,999.99	0.375%
HKD4,999.99 或以下 or below	0.375%

[3] 劃時理財戶口利率 - 港元 NOW ACCOUNT Interest Rate - HKD

戶口結餘 Account Balance	年利率 Interest Rate (p.a.)
HKD1,000,000.00 或以上 or above	0.375%
HKD500,000.00 - HKD999,999.99	0.375%
Below HKD500,000.00	0.375%

[4] 商務銀行/公司業務儲蓄存款利率 - 港元 Business Banking / Wholesale Banking Group (WBG) Savings Rate - HKD

戶口結餘 Account Balance	年利率 Interest Rate (p.a.)
HKD0 以上 above	0.1875%

[5] 商務銀行/公司業務 1戶通“存款”利率 - 港元 Business Banking / Wholesale Banking Group (WBG) One Account "Deposit" Interest Rate - HKD

戶口結餘 Account Balance	年利率 Interest Rate (p.a.)
HKD500,000.00 或以上 or above	0.1875%
HKD50,000.00 - HKD499,999.99	0.1875%
HKD10,000.00 - HKD49,999.99	0.1875%
HKD5,000.00 - HKD9,999.99	0.1875%
HKD4,999.99 或以下 or below	0.1875%

[6] 劃時商貿理財戶口利率 - 港元 Business NOW Account Interest Rate - HKD

戶口結餘 Account Balance	年利率 Interest Rate (p.a.)
HKD1,000,000.00 或以上 or above	0.1875%
HKD500,000.00 - HKD999,999.99	0.1875%
HKD50,000.00 - HKD499,999.99	0.1875%
Below HKD50,000.00 以下	0.0000%

註: 銀行可不時更改利率, 其計算方法及利率結構而不作另行通知。

Note: The Bank may, from time to time, change the interest rate, calculation method and interest rate structure without notice.

中信銀行(國際)有限公司 謹啟
China CITIC Bank International Limited