以下儲蓄存款年利率將於 2025 年 8 月 4 日起生效：

The following savings rates will be effective from 4 August 2025:

[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	0.250%
HKD50,000.00 - HKD499,999.99	0.250%
HKD10,000.00 - HKD49,999.99	0.010%
HKD5,000.00 - HKD9,999.99	0.010%
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] 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.)
HKD500,000.00 或以上 or above	0.125%
HKD50,000.00 - HKD499,999.99	0.125%
HKD10,000.00 - HKD49,999.99	0.010%
HKD5,000.00 - HKD9,999.99	0.010%
HKD4,999.99 或以下 or below	0.000%

#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