

以下儲蓄存款年利率將於 2025 年 9 月 23 日起生效：

The following savings rates will be effective from 23 September 2025:

[1] 儲蓄存款利率 - 港元 Savings Rate - HKD

戶口結餘 Account Balance (港元)	年利率 Interest Rate (p.a.)*
500,000.00 或以上 or above	0.125%
50,000.00 - 499,999.99	0.125%
10,000.00 - 49,999.99	0.010%
5,000.00 - 9,999.99	0.010%
4,999.99 或以下 or below	0.000%

* 只適用於一般客戶。私人銀行、CITIC *diamond* 及 CITIC *first* 客戶之港元儲蓄存款不論賬戶結餘，一律以適用於港元儲蓄存款的最高利率計算。Applicable to general customers only. 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 (港元)	年利率 Interest Rate (p.a.)
500,000.00 或以上 or above	0.0625%
50,000.00 - 499,999.99	0.0625%
10,000.00 - 49,999.99	0.010%
5,000.00 - 9,999.99	0.010%
4,999.99 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