上海商業銀行
SHANGHAI COMMERCIAL BANK

Press Release **For Immediate Release**

Shanghai Commercial Bank Revises USD Fixed Deposit Promotion Rate
Act Now and Enjoy Fabulous Interest Returns

Hong Kong, 8 April 2025 - Shanghai Commercial Bank (the "Bank") revises USD fixed deposit promotion rate. From 9 April 2025, customer can enjoy preferential interest rate (p.a.) of up to **3.80%** by placing fixed deposit with "New Fund" or "by conversion of fund" via our branches. During the promotion period, customers who convert designated amount of HKD into USD (by T/T exchange rate) can enjoy an exchange rate premium offer. Details are as follows:

USD Fixed Deposit Promotion*

Promotion Period	:	9 April 2025 until further notice (The offers are available on first-come-first served basis with limited quota.)
Eligibility	:	All Customers (including personal and corporate customers)
Preferential Interest Rate	:	USD fixed deposit interest rate: - 1 Month: 3.75% p.a. - 3 Months: 3.80% p.a. - 6 Months: 3.65% p.a. - 12 Months 3.25% p.a.
Exchange Rate Premium Offer	:	Up to **0.0050** discount (Bank Sell Rate – 0.0050)

Terms and conditions of the above offers:

Fixed Deposit Preferential Interest Rate Offer:

- Minimum fixed deposit amount of this offer is USD10,000.
- This offer is only applicable to USD fixed deposit placed with "New Fund" or "by conversion of fund" via our branches during the promotion period and is not applicable to the renewal of fixed deposit.
- "New Fund" refers to USD that is newly deposited into the Bank by customers via cash, cashier order, cheque, local bank electronic transfer (through Real Time Gross Settlement (RTGS) system, also known as Clearing House Automated Transfer System (CHATS) or through Faster Payment System (FPS)) or telegraphic transfer from other bank but excluding fund deposited by inter-account transfer or withdrawal from any account(s) within the Bank during the promotion period.
- "By conversion of fund" refers to customers converting existing or new fund of HKD into USD that is deposited into the bank during the promotion period. USD that is deposited into the bank before the promotion period is not applicable.

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Exchange Rate Premium Offer:

- This offer is only applicable to customers converting HKD100,000 or above into USD for every single transaction ("Designated Currencies") via our branches during the promotion period; and the offer is not applicable to the conversion of Designated Currencies into HKD or the conversion between other currencies.

Note:
The above offers are not applicable to the transactions via our Internet Banking or Phone Banking.

Act now and enjoy fabulous interest return! For details, please call our Customer Service Hotline at (852) 2818 0282.

Shanghai Commercial Bank strives to meet its customers' needs with a wide range of banking products and services, all designed and provided with its motto, "For Personalized Service" in mind. The Bank also offers various mortgages, loans and insurance services to meet customers' financial and protection needs. Please visit the Bank's website www.shacombank.com.hk, contact our Customer Service Hotline at (852) 2818 0282 or visit any branches for more details.

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*The above preferential time deposit interests are for reference only and subject to the applicable Terms and Conditions. The actual interest rates shall be subject to the quotes of the Bank from time to time. 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. The Bank reserves the right to suspend, vary or terminate the above offers and to amend the terms and conditions at any time without prior notice. In case of any disputes on the above offer, the Bank reserves the right of the final decision and interpretation on all matters relating to the offers shall be binding on all customers.