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新資金定期存款優惠

所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

個人客戶經 **Fubon+**手機應用程式/分行以合資格新資金^開立指定定期存款，可享特優年利率如下：

存款金額	港元 1,000,000 / 美元 128,000 / 澳元 100,000 (或以上)				申請渠道
存款期	三個月	六個月	九個月	十二個月	Fubon+手機應用程式 [2] /分行
港元	**3.2%**	**3.4%**	**3.4%**	**3.55%**	
美元	**4.45%**	**/**	**/**	**/**	
澳元	**4.8%**	**4.8%**	**4.8%**	**4.8%**	

^「合資格新資金」是指客戶敍做定期當天，客戶就該貨幣之最新存款結餘總額(扣減敍做定期當天同一貨幣於 7 個曆日內已享用所有新資金優惠之定期累計本金金額)與 7 個曆日前同一貨幣結餘對比所增加之金額。所有由單名戶持有的同一貨幣種類的儲蓄、支票及定期存款金額均會計算在內。如對「合資格新資金」的定義有任何爭議，富邦銀行保留最終決定權。

Fubon+ 手機應用程式限定 —特優港元定期存款優惠 [1]

所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

個人客戶經 **Fubon+**手機應用程式以港元(不論新舊資金)開立指定定期存款，均可享特優年利率如下：

存款期/存款金額	一個月	兩個月	三個月	四個月	六個月	十二個月	申請渠道
港元 **10,000** 至 **50,000** 以下	**0.27%**	**0.35%**	**0.7%**	**0.8%**	**0.95%**	**1.1%**	Fubon+手機應用程式 [2]
港元 **50,000** 至 **200,000** 以下	**0.27%**	**0.35%**	**0.7%**	**0.8%**	**0.95%**	**1.1%**	
港元 **200,000** 至 **500,000** 以下	**1.35%**	**1.45%**	**1.8%**	**1.9%**	**2.05%**	**2.2%**	
港元 **500,000** 至 **1,000,000** 以下	**2.45%**	**2.55%**	**2.9%**	**3%**	**3.15%**	**3.3%**	
港元 **1,000,000** 或以上	**2.55%**	**2.65%**	**3%**	**3.1%**	**3.25%**	**3.4%**	

* 上述所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

Fubon+ 手機應用程式限定 —特優美元定期存款優惠 [1]

所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

個人客戶經 **Fubon+**手機應用程式以美元(不論新舊資金)開立指定定期存款，均可享特優年利率如下：

存款期/存款金額	一個月	兩個月	三個月	四個月	六個月	十二個月	申請渠道
美元 **3,000** 至 **25,000** 以下	**1.75%**	**1.9%**	**2%**	**2%**	**2%**	**2%**	

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美元 **25,000** 至 **65,000** 以下	**2.85%**	**3%**	**3.1%**	**3.1%**	**3.1%**	**3.1%**	Fubon+手機應用程式 [2]
美元 **65,000** 至 **128,000** 以下	**3.85%**	**4%**	**4.1%**	**4.1%**	**4.1%**	**4.1%**	
美元 **128,000** 或以上	**4.05%**	**4.2%**	**4.3%**	**4.3%**	**4.3%**	**4.3%**	

* 上述所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

Fubon+ 手機應用程式限定 —特優外幣定期存款優惠 [1]

所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

個人客戶經 **Fubon+**手機應用程式以人民幣/澳元(不論新舊資金)開立指定定期存款，均可享特優年利率如下：

存款金額	人民幣 **500,000** / 澳元 **100,000** 或以上					申請渠道
存款期	一個月	兩個月	三個月	六個月	十二個月	Fubon+手機應用程式 [2]
人民幣	**1.4%**	**1.4%**	**1.5%**	**1.5%**	**1.5%**	
澳元	**4.55%**	**4.55%**	**4.6%**	**4.6%**	**4.6%**	

* 上述所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

分行特優定期存款優惠 [3,4]

所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

個人客戶經**分行**開立指定定期存款，可享特優年利率如下：

存款金額	港元 **1,000,000/** 美元 **128,000/** 人民幣 **1,000,000/** 澳元 **210,000** 或以上						申請渠道
存款期	一個月	兩個月	三個月	四個月	六個月	十二個月	分行
港元	**2.25%**	**2.35%**	**2.7%**	**2.8%**	**2.95%**	**3.1%**	
美元	**3.75%**	**3.9%**	**4%**	**4%**	**4%**	**4%**	
人民幣	**1.2%**	**1.2%**	**1.3%**	**1.3%**	**1.3%**	**1.3%**	
澳元	**4.35%**	**4.35%**	**4.4%**	**4.4%**	**4.4%**	**4.4%**	

* 上述所有年利率為 2026 年 11 月 4 日富邦銀行公布之定期存款年利率並僅供參考，富邦銀行可隨時作出調整，而毋須另行通知；惟有關調整前已開立的定期存款不受影響。

查詢詳情，請親臨富邦銀行各分行或於辦公時間內#致電 2566 8181 (選擇語言後按 3)。

#星期一至五：上午 9 時至下午 7 時；星期六：上午 9 時至下午 1 時(公眾假期除外)。

條款及細則

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1. Fubon+手機應用程式限定－新資金及現有資金優惠只適用於個人客戶(單名戶)。
2. Fubon+手機應用程式的定期存款服務時間為星期一至五上午8時至下午8時30分及星期六上午8時至下午4時。定期存款服務會在星期日及公眾假期暫停，請於交易時段內開立相關定期存款。若在以上交易時段遇上/為惡劣天氣，本行仍會透過 Fubon+手機銀行應用程式提供開立定期存款服務。(惡劣天氣指香港天文台發出八號或以上颱風信號或黑色暴雨警告，或香港特別行政區政府作出極端情況公佈的情況。)
3. 分行特優定期存款優惠只適用於個人客戶(包括單名戶及聯名戶)。
4. 分行特優定期存款優惠不適用於透過富邦「網上理財」服務, Fubon+手機應用程式或富邦「電話理財」服務開立之定期存款戶口。
5. 上述所有定期存款年利率為 2026 年 11 月 4 日本行公布之存款年利率並僅供參考。**本行保留權利隨時調整存款利率，而毋須另行通知。**
6. 所有定期存款戶口於續期時之年利率將按照本行當時指定之定期存款年利率而釐定。
7. 如客戶定期存款的到期指示選擇為“續期(本金及利息)”或“續期(本金)”，該定期存款的本金及/或利息**將依照銀行當時之掛牌利率自動續期。**
8. 若港元定期到期日當日為香港銀行的非營業日，到期日將會自動順延至下一個營業日(香港的銀行一般開放營業的日子，不包括星期六、星期日 及公眾假期)。利息將根據上述順延的到期日依照合約原利率計算。若外幣定期存款到期日當日為有關外幣發行國家/地區的當地假期及/或香港銀行的非營業日，到期日將會自動順延至下一個營業日(香港的銀行一般開放營業的日子，不包括星期六、星期日 及公眾假期)。利息將根據上述順延的到期日依照合約原利率計算。
9. 若定期到期日當日為香港銀行營業日，但發出或公布了任何惡劣天氣情況（指香港天文台發出八號或以上颱風訊號或黑色暴雨警告，或香港特別行政區政府發出「極端情況」公告的情況），此定期存款仍會於原定到期日到期，並根據原有的到期指示處理。
10. 客戶若於定期存款到期日前提早贖回定期存款，**本行除會向客戶收取提早贖回定期存款手續費外，亦保留權利不給予有關之定期存款利息。有關戶口之收費詳情、條款及細則，請參閱本行零售銀行服務收費表或向本行職員查詢。**
11. 本條款及細則應與銀行的《統一賬戶及服務條款》(“《統一賬戶及服務條款》”，可在 www.fubonbank.com.hk 查閱)同時閱讀。 如本條款及細則和《統一賬戶及服務條款》如有任何歧異，概以本條款及細則為準。
12. 本行保留不時修訂本推廣之條款及細則之權利，恕不另行通知。此推廣之條款及細則, 最新詳細資訊(包括上述暫停、取消或更改) 可在本行網頁瀏覽。
13. 任何人士若非本條款及細則的一方，不可根據《合約(第三者權利)條例》(香港法例第 623 章)強制執行本條款及細則的任何條文。
14. 本條款及細則之中英文版本如有任何歧異，概以英文版本為準。

風險披露聲明及重要事項：

人民幣的價值須承受因匯率波動而產生的風險。客戶如把人民幣兌換為港幣或其他外幣，可能因人民幣匯率的變動而出現利潤或虧損。目前人民幣受到監管及外匯管制的限制(可不時更改)。

以外幣計算的交易買賣所帶來的利潤或招致的虧損，均會在需要將該交易的單位貨幣兌換成另一種貨幣時受到匯率波動的影響。

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注意事項:

富邦定期存款戶口內之存款是符合香港的存款保障計劃保障資格的存款。富邦銀行(香港)有限公司是香港的存款保障計劃的成員。本銀行接受的合資格存款受存保計劃保障，最高保障額為每名存款人港幣 800,000 元。

New Funds Time Deposit Promotion

All interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Personal Customer who set up designated time deposit with "Eligible New Funds" ^ via **Fubon+** Mobile App/ Branch, can enjoy preferential annual interest rates as follows:

Deposit Amount	HKD **1,000,000** / USD **128,000** / AUD **100,000** (or above)				Application Channel
Tenor	3-month	6-month	9-month	12-month	"Fubon+" Mobile App[2] / Branch
HKD	**3.2%**	**3.4%**	**3.4%**	**3.55%**	
USD	**4.45%**	**/**	**/**	**/**	
AUD	**4.8%**	**4.8%**	**4.8%**	**4.8%**	

^"Eligible New Funds " refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of 7 calendar days ago, after deduction of the sum of principal amount which has been entitled to new fund offer of Time Deposit within 7 calendar days. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of sole name account will be counted towards the calculation of "Eligible New Fund ". Fubon Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund".

Fubon+ Mobile App — Preferential HKD Time Deposit Promotion[1]

All interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Personal Customer who set up designated HKD time deposit (regardless of old or new funds) via **Fubon+** Mobile App, can enjoy preferential annual interest rates as follows:

Tenor/Deposit Amount	1-month	2-month	3-month	4-month	6-month	12-month	Application Channel
HKD **10,000** to below **50,000**	**0.27%**	**0.35%**	**0.7%**	**0.8%**	**0.95%**	**1.1%**	"Fubon+" Mobile App[2]
HKD **50,000** to below **200,000**	**0.27%**	**0.35%**	**0.7%**	**0.8%**	**0.95%**	**1.1%**	
HKD **200,000** to below **500,000**	**1.35%**	**1.45%**	**1.8%**	**1.9%**	**2.05%**	**2.2%**	
HKD **500,000** to below **1,000,000**	**2.45%**	**2.55%**	**2.9%**	**3%**	**3.15%**	**3.3%**	
HKD **1,000,000** or above	**2.55%**	**2.65%**	**3%**	**3.1%**	**3.25%**	**3.4%**	

*The above interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

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Fubon+ Mobile App — Preferential USD Time Deposit Promotion[1]

All interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Personal Customer who set up designated USD time deposit (regardless of old or new funds) via **Fubon+** Mobile App, can enjoy preferential annual interest rates as follows:

Tenor/Deposit Amount	1-month	2-month	3-month	4-month	6-month	12-month	Application Channel
USD **3,000** to below **25,000**	**1.75%**	**1.9%**	**2%**	**2%**	**2%**	**2%**	"Fubon+" Mobile App[2]
USD **25,000** to below **65,000**	**2.85%**	**3%**	**3.1%**	**3.1%**	**3.1%**	**3.1%**	
USD **65,000** to below **128,000**	**3.85%**	**4%**	**4.1%**	**4.1%**	**4.1%**	**4.1%**	
USD **128,000** or above	**4.05%**	**4.2%**	**4.3%**	**4.3%**	**4.3%**	**4.3%**	

*The above interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Fubon+ Mobile App — Preferential Foreign Currencies Time Deposit Promotion[1]

All interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Personal Customer who set up designated RMB/ AUD time deposit (regardless of old or new funds) via **Fubon+** Mobile App, can enjoy preferential annual interest rates as follows:

Deposit Amount	RMB **500,000 /** AUD **100,000** or above					Application Channel
Tenor	1-month	2-month	3-month	6-month	12-month	"Fubon+" Mobile App[2]
RMB	**1.4%**	**1.4%**	**1.5%**	**1.5%**	**1.5%**	
AUD	**4.55%**	**4.55%**	**4.6%**	**4.6%**	**4.6%**	

*The above interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Preferential Time Deposit Promotion [3,4]

All interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Personal Customer who set up designated time deposit via **Branch**, can enjoy preferential annual interest rates as follows:

Deposit Amount	HKD **1,000,000**/ USD **128,000**/ RMB **1,000,000**/ AUD **210,000** or above						Application Channel
Tenor	1-month	2-month	3-month	4-month	6-month	12-month	Branch
HKD	**2.25%**	**2.35%**	**2.7%**	**2.8%**	**2.95%**	**3.1%**	
USD	**3.75%**	**3.9%**	**4%**	**4%**	**4%**	**4%**	

RMB	**1.2%**	**1.2%**	**1.3%**	**1.3%**	**1.3%**	**1.3%**	
AUD	**4.35%**	**4.35%**	**4.4%**	**4.4%**	**4.4%**	**4.4%**	

*The above interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 4 November 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

For details, please visit any Fubon Bank branch or call 2566 8181 (press 3 after language selection) during office hours#.

#Monday to Friday: 9am to 7pm; Saturday: 9am to 1pm (except public holidays).

Terms and Condition

1. Fubon+ Mobile App ─ New / Existing Funds Time Deposit Promotions are only applicable to personal customers (sole account only).
2. For Fubon+ Mobile App, the transaction time is 8am to 8:30pm, Mondays to Fridays, and 8am to 4:00pm, Saturdays. Time deposit services will be suspended on Sundays and public holidays, please place the related Time Deposit during the transaction time. In event of encountering severe weather conditions, the Bank will maintain the Time Deposit Placement Services via Fubon+ mobile banking app during the above transaction time. (Severe weather conditions refer to the scenario where a typhoon signal No. 8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an extreme conditions announcement is made by the HKSAR Government.)
3. The above preferential time deposit promotion is only applicable to personal customers (including sole account and joint account).
4. The above preferential time deposit promotion rates are not applicable to time deposit account opened via Fubon e-banking Service, Fubon+ Mobile App or Fubon Phone Banking Service.
5. The above time deposit interest rates (p.a.) are based on the interest rates (p.a.) announced by the Bank as of 4 November 2026 and for reference only. **The Bank reserves the right to adjust the time deposit interest rate at any time without prior notice.**
6. Interest rate of time deposit account upon renewal is subject to the Bank' s prevailing interest rate.
7. If the maturity instruction of the Time Deposit is selected as "Renewal (Principal and Interest)" or "Renewal (Principal only)", the renewal will be **automatically renewed at the Bank's current board rate.**
8. If the maturity date of HKD time deposit falls on a non-business day of banks in Hong Kong, then the maturity date will be automatically postponed to the next business day (which means a day, other than a Saturday, Sunday or public holiday, on which banks are open for general business in Hong Kong). Interest will be calculated at the contracted interest rate based on the said postponed maturity date. If the maturity date of a foreign currency time deposit falls on local holidays of the issuing country/ region of the relevant foreign currency and/or on a non-business day of banks in Hong Kong, then the maturity date will be automatically postponed to the next succeeding day on which such banks are generally open for business. Interest will be calculated at the contracted interest rate based on the said postponed maturity date.
9. If the Maturity Date of Time Deposit falls on a business day of banks in Hong Kong but any severe weather condition (referring to the scenario where a typhoon signal No.8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the HKSAR Government) is issued or announced, this Time Deposit shall still mature on the scheduled Maturity Date and be processed in accordance with the original maturity instructions.
10. If customers uplift the time deposit before the maturity date, **a handling fee will be levied and the Bank reserves the right not to offer any time deposit interest. For details of account' s fees and charges and the terms and conditions, please refer to the List of Service Charges of Retail Banking Services of the Bank or contact the staff of the Bank.**

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11. These terms and conditions shall be read in conjunction with the Bank's Global Terms and Conditions for Accounts and Services ("Global T&C", which is available at www.fubonbank.com.hk). In the event of any inconsistency between these terms and conditions and the Global T&C, these terms and conditions shall prevail.

12. The Bank reserves the right to amend the terms and conditions of this Promotion from time to time without prior notice. Terms and conditions of this promotion offer is available at our website, same as all latest details including the suspension, cancellation or changes mentioned above.

13. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Ordinance (Cap.623) to enforce any of these terms and conditions.

14. Should there be any inconsistency between the Chinese and English versions of the terms and conditions, the English version shall prevail.

Risk Disclosure and Important Note:
The value of RMB is subject to the risk of currency exchange rate fluctuation. Customer will bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently subject to regulatory and foreign exchange restrictions (which might be changed from time to time).
Foreign currency investments are subject to exchange rate fluctuations which may provide both returns and risks. The fluctuation in the exchange rate of currency may result in losses in the event that the customer converts the currency into other currency.

Notice to Customers:

Fubon Time Deposit Account is a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong. Fubon Bank (Hong Kong) Limited is a member of the Deposit Protection Scheme in Hong Kong. Eligible deposits taken by the Bank are protected by the Scheme up to a limit of HK$800,000 per depositor.