Fubon Bank
富邦銀行
正向力量 成就可能™

富邦銀行外幣定期存款
專享特惠年利率高達 20.38%

實在吸引！由即日起至 2026 年 11 月 30 日，客戶經富邦銀行兌換下列指定貨幣及**同時**開立有關指定年期之定期存款戶口，可專享特惠年利率如下*：

貨幣	最低存款金額	一星期	一個月
澳元	澳元 20,000	**20.38%**	**8.88%**
英鎊	英鎊 9,800	**15.38%**	**5.38%**
紐元	紐元 21,800	**15.38%**	**5.38%**
加元	加元 18,000	**13.88%**	**4.88%**
人民幣	人民幣 91,800	**12.88%**	**4.38%**
歐羅	歐羅 11,000	**12.88%**	**3.88%**
美元	美元 12,800	**12.88%**	**5.88%**
港元	港元 100,000	**6.88%**	**3.38%**

* 上述所有年利率為 2026 年 11 月 2 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。

請即開戶，快人一步賺取高息！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)。優惠須受有關條款及細則約束。

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：

1. 上述英鎊、紐元、澳元、加元、人民幣、歐羅、美元及港元(「指定貨幣」)特惠定期存款年利率之推廣期為 2026 年 11 月 2 日至 2026 年 11 月 30 日，包括首尾兩天(「推廣期」)。
2. 客戶必須於推廣期內於富邦銀行(香港)有限公司(「本行」)任何分行以牌價兌換指定貨幣並**同時**開立 1 星期或 1 個月之指定貨幣定期存款戶口 (「指定定期存款戶口」)，方可獲享上述特惠定期存款年利率。
3. 每個指定定期存款戶口之最低存款金額不可低於最低存款金額要求，而每位客戶合共敘做之指定定期存款戶口總存款金額最高為 HK$30,000,000 或等值。
4. 聯名戶口將視作單一客戶計算上述特惠定期存款年利率。
5. 上述特惠定期存款年利率適用於個人客戶及公司客戶。
6. 上述特惠定期存款年利率**不適用**於透過富邦「網上銀行」、「手機銀行」或富邦「電話理財」服務開立之指定定期存款戶口。
7. 上述特惠定期存款年利率為 2026 年 11 月 2 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。惟有關調整前已開立的定期存款不受影響。**
8. 所有指定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。
9. 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。
10. 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。
11. **客戶若於定期存款到期日前提早贖回定期存款，本行除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。**

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12. 本行保留權利隨時暫停、更改或終止上述特惠定期存款年利率及修訂其條款及細則，而毋須另行通知。有關本次優惠之最新詳情，包括有關上述優惠之變更、暫停或取消，可於本行網站查詢。如有任何爭議，本行保留最終決定權。
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)強制執行或享有本條款及細則的任何利益。
14. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。因本推廣活動所生或與其相關之一切爭議，均應提交香港法院管轄。
15. 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。

To request an English version of the above, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181.

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。

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Fubon Foreign Currency Fixed Deposit
Enjoy up to 20.38% p.a. Preferential Interest Rate

It's truly attractive! From now until 30 November 2026, customers who exchange the designated currencies via Fubon Bank and then **immediately** set up fixed deposit accounts in respective tenors of corresponding currencies can enjoy the below preferential fixed deposit interest rates*:

Currency	Minimum Deposit Amount	1-week	1-month
AUD	**AUD 20,000**	**20.38%**	**8.88%**
GBP	**GBP 9,800**	**15.38%**	**5.38%**
NZD	**NZD 21,800**	**15.38%**	**5.38%**
CAD	**CAD 18,000**	**13.88%**	**4.88%**
RMB	**RMB 91,800**	**12.88%**	**4.38%**
EUR	**EUR 11,000**	**12.88%**	**3.88%**
USD	**USD 12,800**	**12.88%**	**5.88%**
HKD	**HKD 100,000**	**6.88%**	**3.38%**

*The above interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 2 November 2026 for reference only. Fubon Bank reserves the right to adjust the fixed deposit interest rates at any time without prior notice.

Act now to enjoy the high interest rates! For details, please visit any Fubon Bank branch or call 2566 8181 (press 3 after language selection) during office hours#. The promotion is subject to relevant terms and conditions.

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

Terms and Conditions:

1. Promotion period of the above GBP, NZD, AUD, CAD, RMB, EUR, USD and HKD ("Designated Currency") preferential fixed deposit interest rates runs from 2 November 2026 to 30 November 2026, both dates inclusive ("Promotion Period").
2. To be entitled to the above preferential fixed deposit interest rates, customers are required to exchange Designated Currency at board rate via any branch of Fubon Bank (Hong Kong) Limited (the "Bank") during the Promotion Period and then **immediately** set up 1-week or 1-month Designated Currency Fixed Deposit Account ("Designated Fixed Deposit Account").
3. The minimum deposit amount of the Designated Fixed Deposit Account per transaction cannot be lower than the minimum deposit amount requirement and the maximum deposit amount of the Designated Fixed Deposit Account per customer is HK$30,000,000 or equivalent.
4. Joint account will be regarded as a single entity for the above preferential fixed deposit interest rates.
5. The above preferential fixed deposit interest rates are applicable to personal and corporate customers.
6. The above preferential fixed deposit interest rates are **not applicable to** Designated Fixed Deposit Account opened via Fubon Internet Banking, Mobile Banking or Fubon Phone Banking Service.
7. The above fixed deposit interest rates (p.a.) are based on the interest rates (p.a.) announced by the Bank as 2 November 2026 and for reference only. **The Bank reserves the right to adjust the fixed deposit interest rate at any time without prior notice, provided always that any fixed deposits placed prior to the said changes or withdrawals will not be affected.**
8. Interest rate of Designated Fixed Deposit Account upon renewal is subject to the Bank's prevailing interest rate.
9. If the maturity date of HKD time deposit falls on a non-business day of banks in Hong Kong (including but not limited to non-business day caused by adverse weather condition such as typhoon signal or rainstorm warning), 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 (including but not limited to non-business day caused by adverse weather condition such as typhoon signal or rainstorm warning), 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.

10. 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.
11. **If customers uplift the fixed deposit before the maturity date, a handling fee will be levied and the Bank reserves the right not to offer any fixed 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.**
12. The Bank reserves the right to suspend, vary or terminate the above preferential fixed deposit interest rates or amend the relevant terms and conditions at any time without prior notice. Terms and conditions of the above promotion are available on our website, as well as all the latest details including the changes, suspension, or cancellation mentioned above. In case of any dispute, the decision of the Bank shall be final and conclusive.
13. Any person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap.623) to enforce or enjoy any benefits of these terms and conditions.
14. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong S.A.R. All disputes arising out of or in connection with this Promotion shall be submitted to the exclusive jurisdiction of the courts of Hong Kong.
15. 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 should 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 Fixed 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.