

Fubon+外幣定期存款 專享特惠年利率高達 15.38%

由即日起至 2026 年 3 月 31 日，客戶經富邦銀行 Fubon+ 手機銀行服務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
英鎊	英鎊 9,800	15.38%	5.38%
紐元	紐元 21,800	15.38%	5.38%
澳元	澳元 20,000	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	8.88%	4.88%
港元	港元 100,000	6.88%	3.38%

* 上述所有年利率為 2026 年 3 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。

簡單步驟即享 Fubon+ 外幣定期存款優惠：

1. 在左側的選單選擇“定期存款”項下的“外幣定期存款優惠”
點擊“外幣定期存款優惠”
2. 先兌換指定貨幣
選擇兌換貨幣，再輸入兌換金額
3. 完成兌換後，同時開立外幣定期存款
確認完成兌換後，點擊“下一步”同時開立外幣定期存款
4. 提交指示
核對指示內容後按“確認”，顯示為“交易完成”

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 3 月 2 日至 2026 年 3 月 31 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」) Fubon+ 手機銀行服務按牌價以港元/美元/人民幣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。此外幣定期存款優惠必須完成外幣兌換並同時以整筆兌換資金開立指定年期之定期存款戶口。如客戶於完成外幣兌換後退出頁面，該外幣兌換後的金額將不能享有此特惠定期存款年利率。
3. 客戶可於下列指定時間(公眾假期除外)進行 Fubon+ 外幣定期存款優惠：
 - 星期一至五：早上八時至晚上八時
 - 星期六：早上八時至下午三時三十分

4. 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，每位客戶於 Fubon+手機銀行服務合共敘做之指定定期存款戶口總存款金額最高為每天 HK\$5,000,000 或等值。
5. 上述特惠定期存款年利率不適用於聯名賬戶及公司賬戶。
6. 上述特惠定期存款年利率不適用於透過富邦「網上銀行」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 3 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. 若人民幣定期到期日當日為香港銀行的非營業日(包括但並不只限於受惡劣天氣影響下如因颱風信號或暴雨警告所引致之非營業日)，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(人民幣除外)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(包括但不限於因惡劣天氣情況如颱風信號或暴雨警告等導致的非營業日)，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. 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。
11. 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。
12. 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。
13. 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。
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。

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。

Fubon+ Foreign Currency Fixed Deposit Enjoy up to 15.38% p.a. Preferential Interest Rate

From now until 31 March 2026, customers who exchange the designated currencies via Fubon Bank mobile banking app “Fubon+” 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
GBP	GBP 9,800	15.38%	5.38%
NZD	NZD 21,800	15.38%	5.38%
AUD	AUD 20,000	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	8.88%	4.88%
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 March 2026 and for reference only. Fubon Bank reserves the right to adjust the fixed deposit interest rates at any time without prior notice.

Simple steps to enjoy Fubon+ foreign currency fixed deposit offer:

1. Select “Foreign Currency Time Deposit Promotion”
Select “Foreign Currency Time Deposit Promotion” under “Time Deposit” in side-bar menu
2. First, exchange the designated currency
Select the currency to exchange, then enter the exchange amount
3. After completing the FX transaction, must place foreign currency time deposit immediately
After FX transaction, click “Next” to place foreign currency time deposit immediately
4. Confirm after verifying the instruction details
Click “Confirm” and it will display as “Transaction Completed”.

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:

15. Promotion period of the above GBP, NZD, AUD, CAD, RMB, EUR, USD and HKD (“Designated Currency”) preferential fixed deposit interest rates runs from 2 March 2026 to 31 March 2026, both dates inclusive (“Promotion Period”).
16. To be entitled to the above preferential fixed deposit interest rates, customers are required to exchange Designated Currency from HKD/ USD/ RMB at board rate via Fubon Bank (Hong Kong) Limited (the “Bank”) mobile banking app “Fubon+” during the Promotion Period and then **immediately** set up 1-week or 1-month Designated Currency Fixed Deposit Account (“Designated Fixed Deposit Account”). For Foreign Currency Time Deposit Promotion, customers must complete the foreign exchange and immediately set up time deposit accounts **with the entire amount of exchanged funds** in respective deposit period. If customers leave after completing the foreign exchange, the exchanged amount will not be able to enjoy the preferential time deposit interest rate.
17. Customer can conduct Foreign Currency Time Deposit Promotion during the following hours (excluding public holidays):
 - Monday to Friday: 8:00 a.m. to 8:00 p.m.
 - Saturday: 8:00 a.m. to 3:30 p.m.
18. The minimum deposit amount of the Designated Fixed Deposit Account per transaction cannot be lower than the

minimum deposit amount requirement. The maximum deposit amount for each customer in the designated fixed deposit account through "Fubon+" is capped at HK\$5,000,000 or its equivalent daily.

19. The above preferential fixed deposit interest rates are **not applicable** to joint accounts and corporate accounts.
20. The above preferential fixed deposit interest rates are **not applicable** to Designated Fixed Deposit Account opened via Fubon Internet Banking or Fubon Phone Banking Service.
21. The above fixed deposit interest rates (p.a.) are based on the interest rates (p.a.) announced by the Bank as of 2 March 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.**
22. Interest rate of Designated Fixed Deposit Account upon renewal is subject to the Bank's prevailing interest rate.
23. If the maturity date of RMB 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 (Excludes RMB) 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.
24. **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.**
25. 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.
26. 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.
27. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong S.A.R.
28. 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.