

Indicative High Yield Deposit Rate - As of May 16, 2025
外匯掛鈎存款參考利率 2025年05月16日

Please read the Important Notice shown in the last page of this information sheet.
請閱讀於此參考資料最後一頁之重要事項。

FX Linked Deposit - High Yield Deposit 外匯掛鈎存款 - 高息貨幣存款

Deposit Currency 存款貨幣	USD 美元									
Linked Currency 掛鈎貨幣	EUR 歐元		NZD 紐元		AUD 澳元		GBP 英鎊		CNH 離岸人民幣	
Tenor 存款期	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*
1 week 一星期	1.1202	23.90%	0.5866	27.40%	0.6396	24.10%	1.3312	21.60%	7.2041	6.60%
	1.1152	11.50%	0.5816	10.80%	0.6346	9.60%	1.3262	12.30%	7.2091	5.20%
2 weeks 二星期	1.1202	12.60%	0.5866	18.20%	0.6396	15.90%	1.3312	16.10%	7.2041	7.30%
	1.1152	11.00%	0.5816	9.10%	0.6346	8.10%	1.3262	9.40%	7.2091	6.70%

Deposit Currency 存款貨幣	USD 美元									
Linked Currency 掛鈎貨幣	EUR 歐元		NZD 紐元		AUD 澳元		GBP 英鎊		CNH 離岸人民幣	
Tenor 存款期	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*
1 week 一星期	1.1202	21.50%	0.5866	24.70%	0.6396	25.40%	1.3312	26.10%	7.2041	7.20%
	1.1252	11.30%	0.5916	8.40%	0.6446	11.40%	1.3362	12.10%	7.1991	5.70%
2 weeks 二星期	1.1202	12.30%	0.5866	16.00%	0.6396	18.00%	1.3312	17.70%	7.2041	5.30%
	1.1252	6.30%	0.5916	7.10%	0.6446	9.60%	1.3362	11.30%	7.1991	4.50%

Deposit Currency 存款貨幣	HKD 港元									
Linked Currency 掛鈎貨幣	EUR 歐元		NZD 紐元		AUD 澳元		GBP 英鎊		CAD 加元	
Tenor 存款期	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*
1 week 一星期	8.7447	15.80%	4.5797	24.50%	4.9927	17.90%	10.3911	14.30%	5.5931	8.90%
	8.7000	7.50%	4.5560	12.10%	4.9670	9.80%	10.3390	6.10%	5.5650	0.20%

Deposit Currency 存款貨幣	AUD 澳元									
Linked Currency 掛鈎貨幣	NZD 紐元		AUD 澳元		HKD 港元		HKD 港元		GBP 英鎊	
Tenor 存款期	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*	Initial Exchange Rate* 開首協定匯率*	Deposit Rate* 存款利率*
1 week 一星期	1.0903	13.60%	1.0903	11.00%	4.9927	22.60%	4.5797	23.30%	0.8415	9.00%
	1.0950	5.20%	1.0840	1.00%	5.0170	11.40%	4.6020	11.90%	0.8450	1.60%

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FX Linked Deposit - High Yield Deposit 外匯掛鈎存款 - 高息貨幣存款				
Currency 貨幣	Tenor 存款期	Maturity Date 到期日	Fixing Date & Time 訂定日及時間	Deposit Start Date 存款開始日
EUR/USD 歐元兌美元	1 week 一星期	05/27/25	05/23/25 (2 pm HKT)	05/20/25
	2 weeks 二星期	06/03/25	05/30/25 (2 pm HKT)	
NZD/USD 紐元兌美元	1 week 一星期	05/27/25	05/23/25 (2 pm HKT)	05/20/25
	2 weeks 二星期	06/03/25	05/30/25 (2 pm HKT)	
AUD/USD 澳元兌美元	1 week 一星期	05/27/25	05/23/25 (2 pm HKT)	05/20/25
	2 weeks 二星期	06/03/25	05/30/25 (2 pm HKT)	
GBP/USD 英鎊兌美元	1 week 一星期	05/27/25	05/23/25 (2 pm HKT)	05/20/25
	2 weeks 二星期	06/03/25	05/30/25 (2 pm HKT)	
USD/CNH 美元兌離岸人民幣	1 week 一星期	05/27/25	05/23/25 (2 pm HKT)	05/20/25
	2 weeks 二星期	06/03/25	05/30/25 (2 pm HKT)	

* The above Initial Exchange Rates and Deposit Rates are based on prevailing spot exchange rates upon preparation of this term sheet, which could be significantly different from the actual Initial Exchange Rates and the actual Deposit Rates when the deposit is placed with China Construction Bank (Asia) Corporation Limited (the "Bank").

* 上述的開首協定匯率及存款利率是根據制訂本條款當時之匯率及利率訂定。故此，閣下在中國建設銀行(亞洲)股份有限公司(「銀行」)做存款時，實際之開首協定匯率及實際之存款利率可能有明顯差別。

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The return on FX Linked Deposits is limited to the nominal interest payable, which will be dependent, to at least some extent, on movements in some specified currency exchange rate(s). Whilst the possible return may be higher than conventional time deposits, FX Linked Deposits is normally associated with higher risks. When the fluctuation of the currency exchange rates differs from what the Customer expected, the Customer may have to bear the consequential loss of the FX Linked Deposits. If a FX Linked Deposit is approved by the Bank to be withdrawn before its maturity, the customer may also need to bear the related costs involved. These relative losses or costs may reduce the return and/or the principal amount of the FX Linked Deposit which the Customer may get back.

外匯掛鈎存款的回報限於應付的利息面值，而該利息將在某程度上受若干指定的貨幣匯率的變動影響。雖然可獲得的回報有可能會比傳統定期存款為高，但外匯掛鈎存款一般都承受較高的風險。當貨幣匯率的浮動與客戶的預期有所不同時，客戶可能需承擔外匯掛鈎存款所帶來的損失。若外匯掛鈎存款經銀行同意而於到期前提取，則客戶可能亦需承擔所涉及的相關費用。這些相對的損失或費用有可能減低客戶可取回外匯掛鈎存款的回報或其本金金額。

Should you wish to place a FX Linked Deposit with the Bank, please contact any of our branches to arrange for an opening of an appropriate account and signing of the FX Linked Deposit Agreement (if you have not already done so). Any order for FX Linked Deposit that you wish to place with the Bank will be subject to the terms and conditions contained in the FX Linked Deposit Agreement.

若閣下欲與銀行做外匯掛鈎存款，請與銀行任何一間分行聯絡安排開立適當的戶口及簽署外滙掛鈎存款協議(若閣下未曾簽署)。如閣下欲發出任何做外滙掛鈎存款的指示，其將受有關外滙掛鈎存款協議中所述的條款及細則所限。

The Bank reserves all its rights to make any amendment or updates to the above Initial Exchange Rates and Deposit Rates without notice.

銀行保留對上述開首協定匯率及存款利率進行任何修改或更新的全部權利並無須另行通知。