



定存調整通知函
Notification of adjustment to the policies on
early termination of time deposit

親愛的貴賓您好：

Dear Customer:

感謝 貴戶多年來對本分行的支持與愛護，本分行將自 2017 年 1 月 1 日起就定期存款中途解約規範調整如下：

Thank you for your continuous support throughout the past years. With effect from 1 Jan 2017 the policies on early termination of time deposit will be revised as follows:-

1. 透過網路銀行辦理定期存款中途解約每日限額美金十萬元整(或等值幣別)，超逾限額者請臨櫃或傳真辦理定期存款中途解約相關事宜。

The daily aggregate limit of early termination of time deposit through E-banking is US\$100,000.00 (or its equivalent in any other currency). Please visit our office in person or notify us by Facsimile for early termination exceeding the daily aggregate limit.

2. 於 2017 年 1 月 1 日或之後承作之定存(包括續存定期)，凡臨櫃或傳真辦理定期存款中途解約應另行支付提前解約手續費，本分行逕自客戶帳戶扣取。繳付手續費按下列計算方式取其高者收取，最低手續費為 HK\$220 或等值外幣(匯率以辦理定期存款中途解約當日銀行牌告匯率計算)。

For all time deposit made on or after 1 Jan 2017 (including rollover cases), a handling fee will be charged on early termination of time deposit transacted at office office or by Facsimile and we will debit your account accordingly. The handling fee will be calculated based on the following formulae (whichever is higher) subject to a minimum of HK\$220 or its equivalent in any foreign currency (The exchange rate is subject to the rate quoted by us on the date of early termination).

$$\frac{\text{定期存款本金} \times [(\text{最優惠利率 Note} - 2.45\%) - \text{定期存款年利率}] \times \text{尚餘到期日數}}{360 \text{ or } 365 \text{ (視乎貨幣而定)}}$$
$$\frac{\text{Principal amount} \times [(\text{Prime Rate Note} - 2.45\%) - \text{Deposit Interest Rate}] \times \text{Days to maturity}}{360 \text{ or } 365 \text{ (depending on the currency)}}$$

或 or

$$\frac{\text{定期存款本金} \times (\text{同業拆息拆出利率 Note} - \text{定期存款年利率}) \times \text{尚餘到期日數}}{360 \text{ or } 365 \text{ (視乎貨幣而定)}}$$
$$\frac{\text{Principal Amount} \times (\text{Interbank Offered Rate Note} - \text{Deposit Interest Rate}) \times \text{Days to maturity}}{360 \text{ or } 365 \text{ (depending on the currency)}}$$

3. Note: 相關利率將按本行不時公佈的利率為準。

Subject to the rate as quoted by us from time to time.

4. 本行保留是否接受提前解約及修改以上收費的最終決定權。

Acceptance of the request for early termination of time deposit is subject to the bank's final decision. The bank reserves the right to amend the above service charges.

國泰世華商業銀行股份有限公司香港分行
Cathay United Bank Company, Limited
Hong Kong Branch

2016 年 12 月 1 日