

Press Release

For Immediate Release

Shanghai Commercial Bank Revises RMB Fixed Deposit Promotion Rate Act Now and Enjoy Fabulous Interest Returns

Hong Kong, 7 July 2025 - Shanghai Commercial Bank (the “Bank”) revises RMB fixed deposit promotion rate. From 8 July 2025, customer can enjoy preferential interest rate (p.a.) of up to **1.15%** by placing fixed deposit with “New Fund” or “by conversion of fund” via our branches. Details are as follow:

RMB Fixed Deposit Promotion*

Promotion Period	: 8 July 2025 until further notice (The offers are available on first-come-first served basis with limited quota.)
Eligibility	: All Customers (including personal and corporate customers)
Preferential Interest Rate	: RMB fixed deposit interest rate: <ul style="list-style-type: none">- 1 Month: 0.60% p.a.- 3 Months: 1.15% p.a.- 6 Months: 1.15% p.a.- 12 Months: 1.15% p.a.

Terms and conditions of the above offers:

Fixed Deposit Preferential Interest Rate Offer:

- Minimum fixed deposit amount of this offer is RMB100,000.
- This offer is only applicable to RMB fixed deposit placed with “New Fund” or “by conversion of fund” via our branches during the promotion period and is not applicable to the renewal of fixed deposit.
- “New Fund” refers to RMB that is newly deposited into the Bank by customers via cash, cashier order, cheque, local bank electronic transfer (through Real Time Gross Settlement (RTGS) system, also known as Clearing House Automated Transfer System (CHATS) or through Faster Payment System (FPS)) or telegraphic transfer from other bank but excluding fund deposited by inter-account transfer or withdrawal from any account(s) within the Bank during the promotion period.
- “By conversion of fund” refers to customers converting existing or new fund of HKD into RMB that is deposited into the bank during the promotion period. RMB that is deposited into the bank before the promotion period is not applicable.
- The offers are not applicable to the transactions via our Internet Banking or Phone Banking.

Act now and enjoy fabulous interest return! For details, please call our Customer Service Hotline at (852) 2818 0282.

Shanghai Commercial Bank strives to meet its customers' needs with a wide range of banking products and services, all designed and provided with its motto, "For Personalized Service" in mind. The Bank also offers various mortgages, loans and insurance services to meet customers' financial and protection needs. Please visit the Bank's website www.shacombank.com.hk, contact our Customer Service Hotline at (852) 2818 0282 or visit any branches for more details.

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Media Enquiry:

Ernest Chan

Head of Corporate Communications Department

Shanghai Commercial Bank Limited

Tel: (852) 2841 5050

Fax: (852) 2526 8320

Email: ernest.chan@shacombank.com.hk

*The above preferential time deposit interests are for reference only and subject to the applicable Terms and Conditions. The actual interest rates shall be subject to the quotes of the Bank from time to time. Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into HKD or other foreign currencies. RMB is subject to exchange rate risk. RMB is not freely convertible. Conversion of RMB for customer is subject to the requirements specified by Relevant Authorities from time to time, the requirements specified by the Bank and/or RMB position situation of the period and commercial considerations of the Bank. The Bank reserves the right to suspend, vary or terminate the above offers and to amend the terms and conditions at any time without prior notice. In case of any disputes on the above offer, the Bank reserves the right of the final decision and interpretation on all matters relating to the offers shall be binding on all customers.