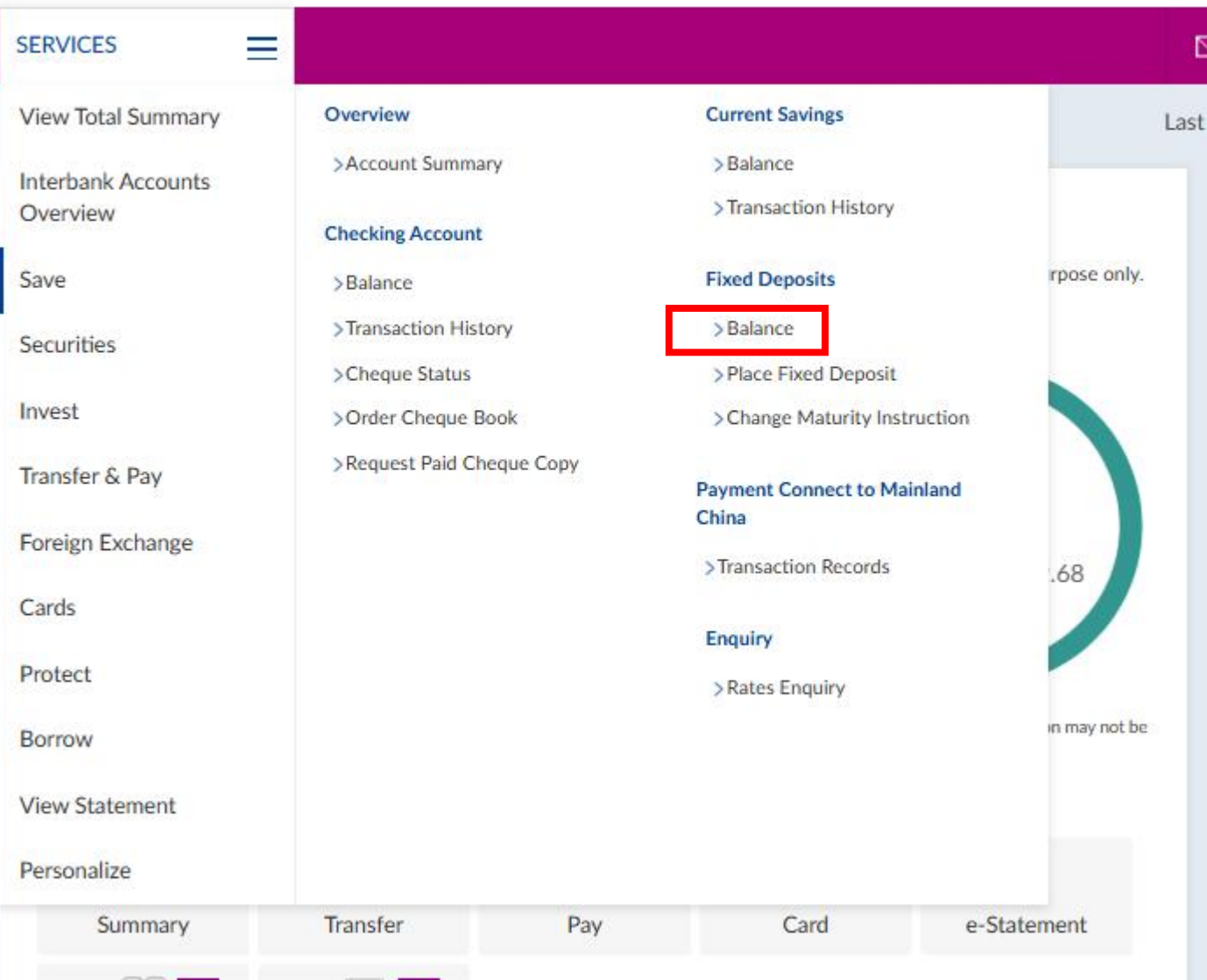


User Guide on Placing a Fixed Deposit via Internet Banking





The screenshot shows the 'SERVICES' menu of the Shanghai Commercial Bank online banking interface. The menu is organized into several categories:

- Overview**
 - > Account Summary
- Checking Account**
 - > Balance
 - > Transaction History
 - > Cheque Status
 - > Order Cheque Book
 - > Request Paid Cheque Copy
- Current Savings**
 - > Balance
 - > Transaction History
- Fixed Deposits**
 - > Balance (highlighted with a red box)
 - > Place Fixed Deposit
 - > Change Maturity Instruction
- Payment Connect to Mainland China**
 - > Transaction Records
- Enquiry**
 - > Rates Enquiry

At the bottom of the menu, there are five tabs: Summary, Transfer, Pay, Card, and e-Statement.

Step 1

Log in to Shanghai Commercial Bank's online banking > Select "Safe" > "Fixed Deposits" > "Place Fixed Deposit".

1 Fill in

2 Confirm

3 Result

Please be reminded that the transaction confirmation receipt will not be sent to you by mail as an eco-friendly measure. When you click the "Submit" button, it represents that you have understood and agreed the above arrangement. You can save or print the transaction confirmation receipt for record after the transaction is completed. You can also visit "Save" > "Fixed Deposit" > "Balance" to check the details.

From

Debit From

HKD Checking Account Available Balance:

Time Deposit Detail

Deposit Account

Deposit Amount

Term

[View HKD Fixed Deposit Interest Rate](#)[View Foreign Currency Fixed Deposit Interest Rate](#)[View Personal Internet Banking / Mobile Banking Fixed Deposit Annual Interest Rate Offer](#)

Promotion Code

*Promotion is only applicable to selected customers.

Personal Internet Banking / Mobile Banking Fixed Deposit Annual Interest Rate Offer

From 12 May 2026, customer can enjoy the following preferential interest rate (p.a.) via **Personal Internet Banking / Mobile Banking** by placing HKD, USD, RMB or GBP fixed deposit within the promotion period:

	1 month	3 months	6 months	12 months
HKD	1.68%	2.38%	2.43%	2.43%
USD	2.98%	3.38%	3.33%	3.23%
RMB	0.58%	0.98%	0.98%	0.98%
GBP	3.08%	3.23%	3.08%	3.03%

Step 2

- Select "View Personal Internet Banking / Mobile Banking Fixed Deposit Annual Interest Rate Offer".
- View the promotion details of the Fixed Deposit Annual Interest Rate Offer in Internet Banking.

i Please be reminded that the transaction confirmation receipt will not be sent to you by mail as an eco-friendly measure. "Submit" button, it represents that you have understood and agreed the above arrangement. You can save or print the transaction for record after the transaction is completed. You can also visit "Save" > "Fixed Deposit" > "Balance" to check the details.

From

Debit From

HKD Checking Account

Available Balance:

Time Deposit Detail

Deposit Account

Fixed Deposit

Deposit Amount

HKD

Term

2 months [View HKD Fixed Deposit Interest Rate](#)[View Foreign Currency Fixed Deposit Interest Rate](#)[View Personal Internet Banking / Mobile Banking Fixed Deposit Annual Interest Rate Offer](#)

Promotion Code

*Promotion is only applicable to selected customers.

Lock by "Money Safe" protection

Do you want to lock the whole principal amount for Money Safe protection?

 Yes No

(Important Note: Once you set up Money Safe to lock the whole principal amount, if you need to change the maturity instruction or release the locked amount, you must visit any of our branches to submit your request in person with verification process.)

Maturity Instruction

Instruction

- Principal + Interest renew for (The renewal interest rate is based on the prevailing board rate at the time)
- Principal renew and interest transfer to... (The renewal interest rate is based on the prevailing board rate at the time)
- Principal + Interest transfer to...

Principal + Interest transfer to

HKD Checking Account

Remarks:

1. This function is available during bank office hour from Mondays to Fridays only.
2. Cross currency exchange is not supported. For exchange transaction, one of the currencies must be HKD.
3. Fixed deposits with a maturity not exceeding 5 years are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong (except foreign currency linked deposits).
4. Personal internet banking / mobile banking fixed deposit annual interest rate offer is not applicable to any arrangement of maturity instruction.
5. Please contact our branch staff or call our Customer Services Hotline at 2818 0282 for more information.

Submit

Cancel

///

Step 3

- Select "Debit From" to view your "Available Balance", and input "Deposit Amount" to enjoy the the Fixed Deposit Annual Interest Rate Offer in Internet Banking.
- Select "Deposit Account", "Term", "Lock by "Money Safe" protection" and "Maturity Instruction", then click "Submit"

i You have requested the following fixed deposit placement. Please verify the following information carefully before confirming this transaction.

i Please be reminded that the transaction confirmation receipt will not be sent to you by mail as an eco-friendly measure. When you click "Submit" button on the previous page, it represents that you have understood and agreed the above arrangement. You can save or print the transaction confirmation receipt for record after the transaction is completed. You can also visit "Save" > "Fixed Deposit" > "Balance" to check the details.

From

Debit From HKD Checking Account [REDACTED]

Time Deposit Detail

Deposit Account Fixed Deposit [REDACTED]

Debit Amount HKD 13,245.00

Deposit Amount HKD 13,245.00

Interest Rate(%P.A.) 0.375000

Term 2 months

Lock by "Money Safe" protection

Do you want to lock the whole principal amount for Money Safe protection? No

(Important Note: Once you set up Money Safe to lock the whole principal amount, if you need to change the maturity instruction or release the locked amount, you must visit any of our branches to submit your request in person with verification process.)

Maturity Instruction

Maturity Instruction Principal + Interest transfer to HKD Checking Account [REDACTED]

Remarks:

1. This function is available during bank office hour from Mondays to Fridays only.
2. Cross currency exchange is not supported. For exchange transaction, one of the currencies must be HKD.
3. Fixed deposits with a maturity not exceeding 5 years are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong (except foreign currency linked deposits).
4. Personal internet banking / mobile banking fixed deposit annual interest rate offer is not applicable to any arrangement of maturity instruction.
5. Please contact our branch staff or call our Customer Services Hotline at 2818 0282 for more information.

Confirm

Cancel

Step 4

- Review the Fixed Deposit details and click on "Confirm".

Note : The offers in the screenshots are for illustration only.