

Making an appointment online saves your waiting time in branch and allows you to open an account with ease. Customer can [click here](#) to submit an online reservation for the appointment of Account Opening Services. We will contact you to confirm your appointment (which may be adjusted subject to the latest branch services arrangement). The promotions below are subject to relevant terms and conditions.

### Fubon+ Mobile App — Preferential HKD Time Deposit Promotion<sup>1</sup>

All interest rates (p.a.) are based on the interest rates (p.a.) announced by Fubon Bank as of 11 March 2026 and for reference only. Fubon Bank reserves the right to adjust the time deposit interest rates at any time without prior notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

Personal Customer who set up designated HKD time deposit (regardless of old or new funds) via **Fubon+** Mobile App, can enjoy preferential annual interest rates as follows:

| Tenor/Deposit Amount                       | 1-month      | 2-month      | 3-month      | 4-month      | 6-month      | 12-month    | Application Channel                 |
|--|--------------|--------------|--------------|--------------|--------------|-------------|-------------------------------------|
| HKD <b>10,000</b> to below <b>50,000</b>   | <b>0.27%</b> | <b>0.27%</b> | <b>0.27%</b> | <b>0.27%</b> | <b>0.27%</b> | <b>0.4%</b> | “Fubon+”<br>Mobile App <sup>2</sup> |
| HKD <b>50,000</b> to below <b>200,000</b>  | <b>0.27%</b> | <b>0.27%</b> | <b>0.27%</b> | <b>0.27%</b> | <b>0.3%</b>  | <b>0.5%</b> |                                     |
| HKD <b>200,000</b> to below <b>500,000</b> | <b>0.85%</b> | <b>0.85%</b> | <b>1.15%</b> | <b>1.15%</b> | <b>1.15%</b> | <b>1.2%</b> |                                     |
| HKD <b>500,000</b> or above                | <b>2.05%</b> | <b>2.05%</b> | <b>2.35%</b> | <b>2.35%</b> | <b>2.35%</b> | <b>2.4%</b> |                                     |

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### Fubon+ Mobile App — Preferential USD Time Deposit Promotion<sup>1</sup>

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Personal Customer who set up designated USD time deposit (regardless of old or new funds) via **Fubon+** Mobile App, can enjoy preferential annual interest rates as follows:

| Tenor/Deposit Amount                     | 1-month     | 2-month      | 3-month     | 4-month     | 6-month     | 12-month     | Application Channel                 |
|--|-------------|--------------|-------------|-------------|-------------|--------------|-------------------------------------|
| USD <b>3,000</b> to below <b>25,000</b>  | <b>1.2%</b> | <b>1.35%</b> | <b>1.4%</b> | <b>1.3%</b> | <b>1.3%</b> | <b>1.15%</b> | “Fubon+”<br>Mobile App <sup>2</sup> |
| USD <b>25,000</b> to below <b>65,000</b> | <b>2.3%</b> | <b>2.45%</b> | <b>2.5%</b> | <b>2.4%</b> | <b>2.4%</b> | <b>2.25%</b> |                                     |
| USD <b>65,000</b> or above               | <b>3.5%</b> | <b>3.65%</b> | <b>3.7%</b> | <b>3.6%</b> | <b>3.6%</b> | <b>3.45%</b> |                                     |

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### Fubon+ Mobile App — Preferential Foreign Currencies Time Deposit Promotion<sup>1</sup>

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Personal Customer who set up designated RMB/ AUD time deposit (regardless of old or new funds) via **Fubon+** Mobile App, can enjoy preferential annual interest rates as follows:

| Deposit Amount | RMB <b>500,000</b> / AUD <b>100,000</b> or above |              |              |              |              | Application Channel              |
|----------------|--|--------------|--------------|--------------|--------------|----------------------------------|
| Tenor          | 1-month  | 2-month      | 3-month      | 6-month      | 12-month     | "Fubon+" Mobile App <sup>2</sup> |
| RMB            | <b>1.4%</b>                                      | <b>1.5%</b>  | <b>1.5%</b>  | <b>1.5%</b>  | <b>1.5%</b>  |                                  |
| AUD            | <b>3.75%</b>                                     | <b>3.75%</b> | <b>3.85%</b> | <b>3.85%</b> | <b>3.85%</b> |                                  |

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### Preferential Time Deposit Promotion <sup>3,4</sup>

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Personal Customer who set up designated time deposit via **Branch**, can enjoy preferential annual interest rates as follows:

| Deposit Amount | HKD <b>1,000,000</b> / USD <b>128,000</b> / RMB <b>1,000,000</b> / AUD <b>210,000</b> or above |              |              |              |              |              | Application Channel |
|----------------|--|--------------|--------------|--------------|--------------|--------------|---------------------|
| Tenor          | 1-month  | 2-month      | 3-month      | 4-month      | 6-month      | 12-month     | Branch              |
| HKD            | <b>1.75%</b>   | <b>1.75%</b> | <b>2.05%</b> | <b>2.05%</b> | <b>2.05%</b> | <b>2.1%</b>  |                     |
| USD            | <b>3.2%</b>  | <b>3.35%</b> | <b>3.4%</b>  | <b>3.3%</b>  | <b>3.3%</b>  | <b>3.15%</b> |                     |
| RMB            | <b>1.2%</b>  | <b>1.3%</b>  | <b>1.3%</b>  | <b>1.3%</b>  | <b>1.3%</b>  | <b>1.3%</b>  |                     |
| AUD            | <b>3.55%</b>   | <b>3.55%</b> | <b>3.65%</b> | <b>3.65%</b> | <b>3.65%</b> | <b>3.65%</b> |                     |

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For details, please visit any [Fubon Bank branch](#) or call **2566 8181** (press 3 after language selection) during office hours<sup>#</sup>.

<sup>#</sup>Monday to Friday: 9am to 7pm; Saturday: 9am to 1pm (except public holidays).

### Terms and Condition

1. Fubon+ Mobile App — Time Deposit Promotions are only applicable to personal customers (sole account only).
2. For Fubon+ Mobile App, the transaction time is 8am to 8:30pm, Mondays to Fridays, and 8am to 4:00pm, Saturdays. Time deposit services will be suspended on Sundays and public holidays, please place the related Time Deposit during the transaction time. In event of encountering severe weather conditions, the Bank will maintain the Time Deposit Placement Services via Fubon+ mobile banking app during the above transaction time. (Severe weather conditions refer to the scenario where a typhoon signal No. 8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an extreme conditions announcement is made by the HKSAR Government.)

3. The above preferential time deposit promotion is only applicable to personal customers (including sole account and joint account).
4. The above preferential time deposit promotion rates are not applicable to time deposit account opened via Fubon e-banking Service, Fubon+ Mobile App or Fubon Phone Banking Service.
5. The above time deposit interest rates (p.a.) are based on the interest rates (p.a.) announced by the Bank as of 11 March 2026 and for reference only. **The Bank reserves the right to adjust the time deposit interest rate at any time without prior notice.**
6. Interest rate of time deposit account upon renewal is subject to the Bank's prevailing interest rate.
7. If the maturity instruction of the Time Deposit is selected as "Renewal (Principal and Interest)" or "Renewal (Principal only)", the renewal will be **automatically renewed at the Bank's current board rate.**
8. If the maturity date of HKD and 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.
9. If customers uplift the time deposit before the maturity date, **a handling fee will be levied and the Bank reserves the right not to offer any time 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.**
10. These terms and conditions shall be read in conjunction with the Bank's Global Terms and Conditions for Accounts and Services ("Global T&C" , which is available at [www.fubonbank.com.hk](http://www.fubonbank.com.hk)). In the event of any inconsistency between these terms and conditions and the Global T&C, these terms and conditions shall prevail.
11. The Bank reserves the right to amend the terms and conditions of this Promotion from time to time without prior notice. Terms and conditions of this promotion offer is available at our website, same as all latest details including the suspension, cancellation or changes mentioned above.
12. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Ordinance (Cap.623) to enforce any of these terms and conditions.
13. 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 will 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.



**Fubon Bank**  
**富邦銀行**

正向力量 成就可能™

**Fubon Time 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.**