



Swift start for the year of the horse with higher Time Deposit Rates!

Visit the branch from February 9, 2026 to March 6, 2026 to avail of this special promotion.

The Promo Mechanics

1. Applicable to personal deposit account holders of Bank of China (Hong Kong) Limited – Manila Branch (“the Bank”)
2. Promo Period is from February 9, 2026 to March 6, 2026
3. Promo rates will apply to time deposit placements from fresh funds. Fresh funds pertain to deposits which are credited to clients account within the promo period from cash and check deposit, inward remittance or fund transfers from other banks.
4. Deposit and placement of time deposit must be made in branch.
5. Clients must have a master time deposit account number before placing time deposits.
6. Promo rates shall be fixed for the stipulated term requirement of 3 months. Interest rates on time deposits renewed after the promo shall be based on the Bank’s prevailing interest rate at the time of maturity date and not of the initial interest rate.
7. Termination of this deposit by withdrawal before the stipulated Maturity Date may be allowed subject to the prevailing policy of the Bank on pre-termination.

Currency	Minimum Deposit	Tenor	Interest Rate <small>(Gross per annum)</small>
PHP	PHP 1,500,000.00 and up	3 months	3.8%
USD	USD 20,000.00 and up	3 months	2.8%
CNY	CNY 200,000.00 and up	3 months	0.58%

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Bank of China (Hong Kong) Ltd., Manila Branch is regulated by the Bangko Sentral ng Pilipinas | <https://bsp.gov.ph>
Deposits are insured by PDIC up to P500,000 per depositor

Per DTI Fair Trade Permit No. FTEB-247085 Series of 2026