

渣打银行“智盈鸿利定存”活动提前支取利率表
(有效时间: 2020年12月1日~2020年12月31日)

实际存期 Actual Tenor	适用年利率 Applied Annual Interest Rate	提前支取利息计算 Early Withdrawal Interest Calculation
	HKD	
不足3个月; <3 months	支取日银行挂牌活期利率 savings account interest rate quoted by the Bank on early-withdrawal day	利息=提前支取金额 x 实际存期(天数) x (相应存期适用之年利率 / 年度天数基数) Interest = Early Withdrawal Amount x Actual Tenor (days) x (Applied Annual Interest Rate / Annual Days Base) 如果存款币种为港币, 则年度天数基数为365天; 如果存款币种为其他外币, 则年度天数基数为360天 The Annual Days Base shall be 365 if the deposit currency is HKD; the annual Days Base shall be 360 if the deposit currency is other foreign currency.
3个月(含)到6个月; ≥3 months and <6 months	0.2%	
6个月(含)到9个月; ≥6 months and <9 months	0.4%	
9个月(含)到1年; ≥9 months and <1 Year	0.5%	
最低起存(留存)金额 The minimum initial/remaining amount	HKD 200000	