

个人大额存单条款与细则



1. 本文件所称个人大额存单是指由本行面向个人客户发行的、以人民币计价的记账式存款凭证，属于一般性存款。

Individual Large-Denomination Certificates of Deposit ("CD") mentioned in these Terms and Conditions refers to a Renminbi ("RMB")-denominated book-entry deposit voucher issued by the Bank to individual customer and it is the general deposit.

2. 个人大额存单除应遵守本《条款与细则》的规定外，还应遵守本行《银行账户和服务条款细则》的相关规定。

Except for these Terms and Conditions, the < Terms and Conditions of Bank Accounts and Services > of the Bank shall also apply to CD.

3. 个人认购大额存单的起点金额不得低于人民币 200,000 元和本期个人大额存单产品说明书所规定之认购起点金额中的金额较高者。

The minimum initial amount of CD shall be no less than the higher amount of RMB 200,000 and the minimum initial amount specified in the CD Terms Sheet.

4. 利息的计算

Interest Calculation

(1) 个人大额存单采用固定利率，以票面年化收益率的形式计息。

The interest rate of CD is fixed rate and shall be calculated according to the annualized rate of return.

(2) 个人大额存单自认购之日起计息，利息计至大额存单到期日的前一日止。付息方式为到期一次还本付息。

The interest of CD shall accrue from the date of subscription and to the day prior to the maturity date of CD. The interest payment method is paying full principal and all accrued interest in one lump sum at maturity.

(3) 个人大额存单利息以每年三百六十日为基准按单利息计算。

The interest of CD shall be simple interest and calculated on a 360-day year basis.

5. 支取和续存：

Withdrawal and Renewal

(1) 客户可于到期日前全部或部分提前支取个人大额存单，提前支取的部分按支取日本行挂牌公告的活期储蓄利率计付利息，未支取的剩余部分（如有）到期仍按认购日我行挂牌公告的大额存单利率计付利息。

The customer may withdraw CD partially or in full before the maturity date. Interest on the early withdrawal amount shall be calculated based on the savings account interest rate quoted by the Bank on the withdrawal date and

interest on the matured remaining amount (if any) after early withdrawal shall be calculated based on the CD interest rate quoted by the Bank on the subscription date of CD.

(2) 个人大额存单部分提前支取后的存单剩余金额不得低于本期个人大额存单产品说明书规定的认购起点金额。

The remaining amount of CD after partial early withdrawal shall not be less than the minimum initial amount specified in the CD Terms Sheet.

(3) 若个人大额存单的到期日或本行须付款之日并非工作日，则到期日或付款日将顺延至下一个工作日，但利息将计至该等下一个工作日的前一日；或如客户要求，则客户可在该到期日或付款日前的最后一个工作日支取，利息计至实际提款日的前一日。除此情形外，对于在到期日之前部分或全部提取个人大额存单的，应按上述第 5(1)款规定处理。

If CD matures or payment by the bank is to be made on a day which is not a business day, then the maturity date or the payment date shall be extended to the following business day, and the interest shall be calculated up to the day before such following business day; or, upon the demand of the customer, the customer may withdraw CD on the last business day before the said maturity date or payment date, and the interest shall be calculated up to such last business day. Except for the aforesaid situation, any partial or full withdrawal of CD before the maturity date shall be processed according to above Clause 5(1).

(4)个人大额存单到期不可自动转存，其本金和利息将于到期日一并转入客户指定之账户。

CD will not be automatically renewed upon maturity and the principal and all accrued interest will be credited to the designated account of the customer upon the maturity date.

6. 本行个人大额存单不允许转让、质押。

CD is not allowed to be transferred or pledged.

7. 本《条款与细则》的英文版仅供参考，如有歧义，以中文版为准。

The English version of these Terms and Conditions are for your reference only and should there be any discrepancy between the Chinese version and the English version, the Chinese version shall prevail.

8. 客户应遵守银行、监管部门、政府部门和法律法规不时公布和/或修改的关于个人大额存单和其他任何可适用的法律法规、政策、文件、意见、指示、要求等。

The customer shall abide by any applicable laws and regulations, policies, documents, guidance, instructions and requirements for CD issued and/or modified from time to time by the Bank, Regulators and Government Department.