上海商業銀行
SHANGHAI COMMERCIAL BANK

Press Release **For Immediate Release**

Shanghai Commercial Bank Revises USD Fixed Deposit Promotion Rate
Act Now and Enjoy Fabulous Interest Returns

Hong Kong, 24 November 2026 - Shanghai Commercial Bank (the "Bank") revises USD fixed deposit promotion rate. From 25 November 2026, customer can enjoy preferential interest rate (p.a.) of up to **4.05%** by placing fixed deposit with "New Fund" or "by conversion of fund" via our branches. During the promotion period, customers who convert designated amount of HKD into USD (by T/T exchange rate) can enjoy an exchange rate premium offer. Details are as follows:

USD Fixed Deposit Promotion#

Promotion Period	:	25 November 2026 until further notice (The offers are available on first-come-first served basis with limited quota.)
Eligibility	:	All Customers (including personal and corporate customers)
Preferential Interest Rate	:	USD fixed deposit interest rate: - 1 Month: 3.30% p.a. - 3 Months: 3.90% p.a. - 6 Months: 4.00% p.a. - 12 Months 4.05% p.a.
Exchange Rate Premium Offer	:	Up to **0.0050** discount (Bank Sell Rate – 0.0050)

Terms and conditions of the above offers:

Fixed Deposit Preferential Interest Rate Offer:

- Minimum fixed deposit amount of this offer is USD65,000.
- This offer is only applicable to USD fixed deposit placed with "New Fund" or "by conversion of fund" via our branches during the promotion period and is not applicable to the renewal of fixed deposit.
- "New Fund" refers to USD that is newly deposited into the Bank by customers via cash, cashier order, cheque, local bank electronic transfer (through Real Time Gross Settlement (RTGS) system, also known as Clearing House Automated Transfer System (CHATS) or through Faster Payment System (FPS)) or telegraphic transfer from other bank but excluding fund deposited by inter-account transfer or withdrawal from any account(s) within the Bank during the promotion period.
- "By conversion of fund" refers to customers converting existing or new fund of HKD into USD that is deposited into the bank during the promotion period. USD that is deposited into the bank before the promotion period is not applicable.

Exchange Rate Premium Offer:

- This offer is only applicable to customers converting HKD100,000 or above into USD for every single transaction ("Designated Currencies") via our branches during the promotion period; and the offer is not applicable to the conversion of Designated Currencies into HKD or the conversion between other currencies.

Note:
The above offers are not applicable to the transactions via our Internet Banking or Phone Banking.

Act now and enjoy fabulous interest return! For details, please call our Customer Service Hotline at (852) 2818 0282.

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About Shanghai Commercial Bank

Incorporated in Hong Kong in 1950 and recognized as one of the city's most distinguished local Chinese banks, Shanghai Commercial Bank has built on its strengths in serving corporations, small and medium-sized enterprises (SMEs), and high-net-worth individuals. Tracing its roots to The Shanghai Commercial & Savings Bank, Ltd. founded by Mr. CHEN Kwang-pu in 1915, the Bank is dedicated to serving the community with tailor-made services through an international network of nearly 50 branches and offices in Hong Kong, New York, San Francisco, Los Angeles, London, Shanghai and Shenzhen. With "Serving the Community" as motto and "For Personalized Service" as principle, the Bank offers a comprehensive range of banking products and services, including loans, deposits, trade finance, remittances, securities trading, wealth management, insurance, treasury, foreign exchange, credit cards, and digital banking solutions to meet customers' needs.

In 2000, the Bank formed a strategic alliance with Bank of Shanghai* in Chinese Mainland and The Shanghai Commercial & Savings Bank, Ltd.^ in Taiwan, creating the Tribank branding with a combined network of more than 400 outlets spanning China, Southeast Asia, the United Kingdom and the United States.

* Bank of Shanghai Company Limited is a registered banking institution in Chinese Mainland, and does not hold a banking license in Hong Kong, and hence is not under the supervision of the Hong Kong Monetary Authority, but holds a wholly-owned subsidiary - Bank of Shanghai (Hong Kong) in Hong Kong.

^ The Shanghai Commercial & Savings Bank Limited is a banking institution registered in Taiwan, which has branch presence in Hong Kong.

#The above preferential time deposit interests are for reference only and subject to the applicable Terms and Conditions. The actual interest rates shall be subject to the quotes of the Bank from time to time. Investment involves risks. Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into HKD or other foreign currencies. The Bank reserves the right to suspend, vary or terminate the above offers and to amend the terms and conditions at any time without prior notice. In case of any disputes on the above offer, the Bank reserves the right of the final decision and interpretation on all matters relating to the offers shall be binding on all customers.