

USD Interest Rate Sheet (Effective: 4/12/2022)

| | MINIMUM BALANCE TO OBTAIN APY | INTEREST RATE % | ANNUAL PERCENTAGE YIELD % (APY) |
|---|--|----------------------------|--|
| Certificate of Deposit (Personal & Business) | | | |
| 1 Month | \$1,000.00 | 0.06% | 0.06% |
| 2 Month | \$1,000.00 | 0.06% | 0.06% |
| 3 Month | \$1,000.00 | 0.06% | 0.06% |
| 6 Month | \$1,000.00 | 0.08% | 0.08% |
| 9 Month | \$1,000.00 | 0.08% | 0.08% |
| 1 Year | \$1,000.00 | 0.10% | 0.10% |
| 18 Month | \$1,000.00 | 0.10% | 0.10% |
| 2 Year | \$1,000.00 | 0.32% | 0.32% |
| 30 Month | \$1,000.00 | 0.32% | 0.32% |
| 4 Year | \$1,000.00 | 0.42% | 0.42% |
| Super Certificate of Deposit (Personal & Business) | | | |
| 6 Month | \$5,000.00 | 0.10% | 0.10% |
| 9 Month | \$5,000.00 | 0.10% | 0.10% |
| 1 Year | \$5,000.00 | 0.12% | 0.12% |
| 18 Month | \$5,000.00 | 0.12% | 0.12% |
| 2 Year | \$5,000.00 | 0.37% | 0.37% |
| 30 Month | \$10,000.00 | 0.37% | 0.37% |
| 4 Year | \$10,000.00 | 0.47% | 0.47% |
| Money Market Account (Personal & Business) | | | |
| \$500.00 - \$999.99 | \$500.00 | 0.01% | 0.01% |
| \$1,000.00 - \$49,999.99 | \$1,000.00 | 0.01% | 0.01% |
| \$50,000.00 - \$99,999.99 | \$50,000.00 | 0.01% | 0.01% |
| \$100,000.00 - \$499,999.99 | \$100,000.00 | 0.02% | 0.02% |

| | MINIMUM BALANCE TO OBTAIN APY | INTEREST RATE % | ANNUAL PERCENTAGE YIELD % (APY) |
|---|--|----------------------------|--|
| \$500,000.00 - \$999,999.99 | \$500,000.00 | 0.03% | 0.03% |
| \$1,000,000.00 - \$1,999,999.99 | \$1,000,000.00 | 0.04% | 0.04% |
| \$2,000,000.00 - \$2,999,999.99 | \$2,000,000.00 | 0.05% | 0.05% |
| \$3,000,000.00 and more | \$3,000,000.00 | 0.05% | 0.05% |
| Savings Account (Personal & Business) | | | |
| \$100.00 - \$49,999.99 | \$100.00 | 0.01% | 0.01% |
| \$50,000.00 - \$99,999.99 | \$50,000.00 | 0.01% | 0.01% |
| \$100,000.00 - \$499,999.99 | \$100,000.00 | 0.02% | 0.02% |
| \$500,000.00 - \$999,999.99 | \$500,000.00 | 0.03% | 0.03% |
| \$1,000,000.00 - \$1,999,999.99 | \$1,000,000.00 | 0.04% | 0.04% |
| \$2,000,000.00 - \$2,999,999.99 | \$2,000,000.00 | 0.05% | 0.05% |
| \$3,000,000.00 and more | \$3,000,000.00 | 0.05% | 0.05% |
| Personal Premier Savings Account¹ | | | |
| \$500.00 - \$4,999.99 | \$500.00 | 0.05% | 0.05% |
| \$5,000.00 - \$9,999.99 | \$5,000.00 | 0.10% | 0.10% |
| \$10,000.00 - \$19,999.99 | \$10,000.00 | 0.12% | 0.12% |
| \$20,000.00 - \$49,999.99 | \$20,000.00 | 0.15% | 0.15% |
| \$50,000.00 - \$99,999.99 | \$50,000.00 | 0.18% | 0.18% |
| \$100,000.00 - \$249,999.99 | \$100,000.00 | 0.20% | 0.20% |
| \$250,000.00 - \$499,999.99 | \$250,000.00 | 0.22% | 0.22% |
| \$500,000.00 and more | \$500,000.00 | 0.25% | 0.25% |
| Business Premier Savings Account | | | |
| \$500.00 - \$4,999.99 | \$500.00 | 0.05% | 0.05% |
| \$5,000.00 - \$9,999.99 | \$5,000.00 | 0.05% | 0.05% |
| \$10,000.00 - \$49,999.99 | \$10,000.00 | 0.10% | 0.10% |
| \$50,000.00 - \$99,999.99 | \$50,000.00 | 0.13% | 0.13% |
| \$100,000.00 - \$249,999.99 | \$100,000.00 | 0.13% | 0.13% |
| \$250,000.00 - \$499,999.99 | \$250,000.00 | 0.15% | 0.15% |

| | MINIMUM BALANCE TO OBTAIN APY | INTEREST RATE % | ANNUAL PERCENTAGE YIELD % (APY) |
|---|--|----------------------------|--|
| \$500,000.00 and more | \$500,000.00 | 0.18% | 0.18% |
| Business Plus Checking Account | | | |
| \$3,000.00 and more | \$3,000.00 | 0.01% | 0.01% |
| Personal NOW Account | | | |
| \$500.00 and more | \$500.00 | 0.01% | 0.01% |

For Certificate of Deposit Accounts: A minimum deposit of \$1,000.00 is required to open a regular Certificate of Deposit Account and \$5,000.00 to open a Super Certificate of Deposit Account. These are also the minimum balances you must maintain in the accounts every day to obtain the disclosed APY. Interest will not be compounded. Interest begins to accrue on the business day you deposit non-cash items (for example, checks²). Accrued interest will be credited to the account at maturity. After the account is opened, you may not make additional deposits into this account until the maturity date. A penalty will be imposed for early withdrawals of principal from certificate of deposit accounts before maturity. Fees may reduce earnings. The account will be automatically renewed at maturity, for the same term as the original account and at the rate then prevailing on the maturity date, unless the depositor notifies Bank of China US Branches ("Bank of China USA" or the "Bank") in writing to the contrary within 10 calendar days (grace period) after the account's maturity date.

The APY assumes that principal and interest remain on deposit for one year at the current rate. Interest is calculated on a 360-day basis and is applied to actual calendar days. The actual APY earned may be lower due to charges or fees imposed on the accounts.

For Accounts other than Certificate of Deposits: The interest rates and APYs are subject to change on a weekly basis at the discretion of the Bank and the rates on accounts other than a certificate of deposit may vary after the account is opened. These rates may change without prior notice. Minimum deposits to open personal accounts: Money Market Account, \$1,500.00; Savings Account, \$500.00; Savings Account, \$10,000.00; NOW Account, \$1,000.00.

For account types other than certificate of deposit, interest is compounded either on a daily or monthly basis and credited to accounts monthly.

For money market and savings accounts, there are usually transaction restrictions. However, during the COVID-19 pandemic period and until further notice, Bank of China USA has suspended the six-transfer³-per-month limit, allowing the depositors an unlimited number of withdrawals.

For more information, please contact a Bank of China USA customer representative at (212) 935-3101 or (212) 925-2355.

Bank of China New York Branch (Member FDIC)

Bank of China Queens Branch (Member FDIC)

Bank of China Chicago Branch (Non-FDIC insured)

Bank of China Los Angeles Branch (Non-FDIC insured)

1 Personal Premier Savings Accounts can only be opened at New York Branch or Queens Branch.

2 Check deposits are subject to Bank of China USA's Funds Availability Policy.

3 A transfer refers to a telephone, automatic or pre-authorized transfer or withdrawal.