



中國銀行
BANK OF CHINA



定期存款

助您稳步实现储蓄目标

中行定存优惠放送，定存年溢率（APY*）高达

4.18%

最低起存金额

9个月

12个月

\$100,000.00

4.18% APY

4.16% APY

\$35,000.00

4.02% APY

4.00% APY

\$10,000.00

3.87% APY

3.85% APY

开设账户或了解更多信息 请访问我们的分支机构或致电我们:

纽约分行

1045 Avenue of the Americas
New York, NY 10018
(212) 935-3101 转 3103

皇后分行

42-35 Main Street
Flushing, NY 11355
(212) 925-2355 转 8823 或 8825

*所有定期存款（CD）的年溢率（APY）自8/4/2026生效。定期存款利率在账户开立后立即予固定；但在定期存款账户正式开立并完成资金存入之前，相关利率可能随时变更，且不另行通知。适用于该定期存款的APY为账户开立并完成资金存入当日我行官方网站（<https://www.bocusa.com>）所公布的APY，该APY一经确定，将在整个存续期限内保持固定不变。提前支取可能会被收取罚金。若在到期日前支取部分或全部本金，我行可能对该提前支取部分收取罚金，且任何提前支取均将减少账户收益。除提前支取罚金外，其他费用或相关条件亦可能降低实际收益。上述条款截至本披露文件日期有效，并可能随时变更，恕不另行通知。账户需满足最低存款金额10,000美元方可获得所示APY。本产品不提供复利计息。利息自资金于营业日存入定期存款账户之日起开始计提，并将在到期时一次性计入账户。除非客户在到期前另行指示，CD将在到期时按续存当日适用的APY自动续存。

中国银行纽约分行及皇后分行均属FDIC联邦存款保险公司会员银行。FDIC联邦存款保险公司对每位存款人在每家被保银行最高承保金额为250,000美金。中国银行洛杉矶分行和芝加哥分行不受FDIC存款保险保障。更多条款和条件请参阅银行服务指南和银行官网（<https://www.bocusa.com/rates-fees-instructions>）。如中英文内容存在歧义，以英文版本为准。

Member
FDIC



中國銀行
BANK OF CHINA



Supporting Your Savings Goals with CDs

Special Certificate of Deposits Promotion, up to

4.18%

Annual Percentage Yield (APY*)

Minimum Deposit Balance	9 Months	12 Months
\$100,000.00	4.18% APY	4.16% APY
\$35,000.00	4.02% APY	4.00% APY
\$10,000.00	3.87% APY	3.85% APY

To open an account or for more information, please visit one of our branches or call us:

New York Branch

1045 Avenue of the Americas
New York, NY 10018
(212) 935-3101 ext. 3103

Queens Branch

42-35 Main Street
Flushing, NY 11355
(212) 925-2355 ext. 8823 or 8825

* Annual Percentage Yields (APYs) for all CDs are effective as of **8/4/2026**. CD rates are fixed upon account opening but are subject to change at any time prior to the CD being opened and funded without notice. The APYs in effect on our website (<https://www.bocusa.com>) on the date the CD is opened and funded will apply and will remain fixed for the full term. Early withdrawal penalties may apply. A penalty may be imposed for early withdrawal of principal, and any early withdrawal will reduce earnings. Fees or other conditions could reduce earnings. The above terms are offered as of the date hereof and are subject to change without notice. \$10,000 minimum to earn stated APY. Interest will not be compounded. Interest begins to accrue on the business day you fund the CD. Accrued interest will be credited to the account at maturity. CDs will automatically renew at the prevailing APY in effect on the renewal date unless the customer provides other instructions. The APY presented here is offered by Bank of China New York Branch and Queens Branch, both of which are members of the FDIC. The FDIC insures deposits up to \$250,000 per depositor, per insured bank, per ownership category. Bank of China Los Angeles Branch and Chicago Branch are not FDIC-insured. Additional terms and conditions apply; please refer to applicable Service Guides and <https://www.bocusa.com/rates-fees-instructions> for full details.

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