



INVESTMENT ACCOUNTS FEATURES SUMMARY

TERM DEPOSITS

CAD Term Deposit^{1,2}

- Available only in Canadian Dollars (CAD)

Non-Redeemable:

- Minimum deposit of CAD1,000 required
- Offers premium interest on a variety of terms and amounts
- Term(s): 7 days to 5 years
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Rate is per annum
 - Paid at maturity
- Special rate of higher return is available for deposit over CAD100,000
- No early redemption and cancellation before maturity are allowed
- No service charge

CAD 5 Year Step Tier Term Deposit^{1,2}

- Fixed term deposit that offers a guaranteed interest rate
- Minimum deposit of CAD5,000 required
- Term: 5 years
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Tiered interest rate
 - Paid at maturity
- Special rate of higher return is available for deposit over CAD100,000
- Redemption prior to maturity is allowed³:
 - Redemption within every anniversary date plus 15 business days (i.e., the grace period) is allowed
 - Partial redemption, where minimum redeemable amount is CAD1,000 and CAD5,000 minimum balance is required
- No service charge

Non-Redeemable USD Term Deposit^{1,2}

- Fixed term deposit that offers a guaranteed interest rate
- Minimum deposit of USD1,000
- Term(s): 7 days to 5 years
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Per annum
 - Paid at maturity
- Special rate of higher return is available for deposits over USD100,000
- No early redemption and cancellation before maturity are allowed
- No service charge

RMB Premium Term Deposit^{1,2}

- Fixed term deposit that offers a guaranteed interest rate
- Minimum deposit of RMB5,000
- Term(s): 1 to 12 months
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Per annum
 - Paid at maturity
 - Interest will be applied with minimum deposit of RMB5,000
- No early redemption and cancellation before maturity are allowed
- No service charge
- Internet Banking Services:
 - Balance enquiry and funds transfer to other saving accounts
 - RMB, CAD, and USD online foreign exchange available

Notes:

- 1) Please note that interest rates are per annum and subject to change by the Bank from time to time without any prior notice.
- 2) Deposits are eligible for insurance coverage by Canada Deposit Insurance Corporation up to applicable limits. Please refer to CDIC's brochure "Protecting Your Deposits" for details.



TERM DEPOSITS			
Non-Redeemable CAD Term Deposit	CAD 5 Year Step Tier Term Deposit	Non-Redeemable USD Term Deposit	RMB Premium Term Deposit
<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in CAD ✓ Can deposit a minimum of CAD1,000 ✓ Prefer a range of term selections ✓ Enjoy special rate of higher return ✓ Not looking for early redemption before maturity 	<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in CAD ✓ Can deposit a minimum of CAD5,000 ✓ Enjoy great rate of higher return each year ✓ Looking for early redemption, whether partial or full 	<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in USD ✓ Can deposit a minimum of USD1,000 ✓ Prefer a range of term selections ✓ Enjoy special rate of higher return ✓ Not looking for early redemption before maturity 	<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in RMB ✓ Can deposit a minimum of RMB5,000 ✓ Not looking for early redemption before maturity
<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than CAD X Cannot deposit a minimum of CAD1,000 X Looking for early redemption before maturity 	<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than CAD X Cannot deposit a minimum of CAD5,000 	<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than USD X Cannot deposit a minimum of USD1,000 X Looking for early redemption before maturity 	<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than RMB X Cannot deposit a minimum of RMB5,000