

USD Interest Rate Sheet (Effective: 03/28/2024)

	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%
\$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 Account			
\$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%
\$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 penalty³ 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 CD has existed during the term. 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; Premier Savings Account, \$10,000.00; NOW Account, \$1,000.00.

For account types other than certificate of deposit (Money Market Account, Savings Account and NOW Account), interest is compounded either on a daily basis and credited to accounts at the end of each month.

For savings accounts, BOCNY reserves the right to request seven (7) days' advance written notice from you before your withdrawal from any savings account.

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-transfer⁴-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 The early withdrawal penalty will be calculated as follows:

- The early withdrawal penalty will be calculated using the entire principal balance, regardless of the amount of the withdrawal at the rate of;*
- 30-day simple interest for Certificate of Deposit contracts with terms of less than 2 years;*
- 90-day simple interest for Certificate of Deposit contracts with terms of 2 years or more;*
- For Business Certificate of Deposit contracts entered into through Los Angeles Branch, 30-day simple interest penalty applies to all terms Certificates of Deposit.*

4 A transfer refers to an automatic or pre-authorized or withdrawal initiated by telephone, facsimile, or computer, and transfers made by check, debit card, or other similar order made by the depositor and payable to third parties.