



利息通知 Interest Rate Notice

(日期 Date: 15/12/2025)

茲通知持有以下賬戶之客戶所得利率如下：

Please be informed the interest rates applied to the following accounts are as follows:

戶口類別 Account Types	年利率 Annual Interest Rate
活期儲蓄戶口 (澳門幣/港幣) Savings Account (MOP/HKD)	0.001%
活期儲蓄戶口 (美元) Savings Account (USD)	0.001%
生息專「加」儲蓄戶口 Savings+ Account 其它獎賞包括： Other benefits Include: 1. 每月平均結餘增加三佰圓或以上 An increase of \$300 or more in the Monthly average balance 2. 連續十二個月*每月平均結餘增加三佰圓或以上 An increase of \$300 or more in the Monthly average balance for 12 months* consecutively 3. 五萬圓以上起之存款 Deposit amount in excess of \$50,000	0.001% 額外利息 0.0625 厘 Extra Interest of 0.0625% 額外利息 0.1875 厘 Extra Interest of 0.1875% 以澳門商業銀行隔夜存款利率計算 BCM Overnight Deposits Interest Rate
新「創薪」儲蓄信貸綜合戶口 New SmartSalary Account	0.001%
商業外幣寶戶口 (澳門幣/港幣) Multicurrency Account (MOP/HKD)	0.001%
定期存款 Time Deposit	以開戶或續期當日利率計算 According to the interest rate of the Account opening day or the renewal day

* 由開戶月份起計算。Based on the month of account opened.

注意事項 Important notice:

- 1) 客戶所持有之儲蓄戶口/生息專「加」戶口 (澳門幣/港幣) 或商業外幣寶戶口 (澳門幣/港幣)，若當日結餘少於澳門幣/港幣貳仟伍佰圓，當日將不獲派發利息。
- 2) 客戶持有之儲蓄戶口/生息專「加」戶口 (澳門幣/港幣)，由開戶後第七個月起計算，若每月平均結餘少於澳門幣/港幣伍佰圓，本行每月將收取不時釐定的最低結餘費用。若客戶持有本行之定期存款、信用卡、貸款或任何保險產品，則可獲豁免收取該費用。
- 1) If the daily balance of Savings Account/Savings+ Account (MOP/HKD/USD) or Multicurrency Account (MOP/HKD) is below MOP/HKD2,500, there will be no interest payment.
- 2) If the monthly average balance of Savings Account/ Savings+ Account (MOP/HKD/USD) is below MOP/HKD500, calculated from the beginning of the 7th month of account opening, a low balance charge defined from time to time will be levied. This charge will be waived for customers maintaining Time Deposit, Credit Card, Loan Account or any insurance product at our bank.

本行各戶口之基本利率及額外利息獎賞將因應市場利率升跌而作出相應的調整。所有本行新修訂的儲蓄利率，將張貼於本行各分行以供參考，而毋需再另函通知。客戶可隨時瀏覽本行網站查閱最新服務收費。

The Basic Interest Rate and Premium Interest Rate offered for various accounts will be subjected to changes in accordance to the market interest rate trend. The latest interest rates will be posted at all BCM Branches for your reference without further notice. Customers can refer to the latest commission charges posted at BCM website.