

澳大教職員尊享優惠 Privileged Plan for University of Macau Employees

I. 計劃簡介 Overview

- “優惠期” - 由2019年5月6日至2019年5月8日。
Promotion Period – May 6 2019 to 8 May 2019.
- “服務對象” - 澳門大學全體教職員。
Target Customers – University of Macau Employees.

服務 Service	項目 Item	獎賞方案 Privilege	金額 Amount
信用卡 Credit Card	信用卡申請 Application of credit card	迎新獎賞 Welcome Gift 即場申請獎賞 Additional reward	高達 Up to MOP2,688 8,888 信用卡積分 Bonus Points
	信用卡年費 Annual fee	豁免首5年年費 Free Annual fee for first 5 years	-
	信用卡分期 Credit Card Installment	免息分期及特優手續費 Interest-free installment with preferable handling fee	低至每月0.28% As low as 0.28% per month
銀行賬戶 Banking Account	發薪組合 Payroll Package	現金回贈 Cash Reward	高達 Up to MOP1,000
	存款計劃 Deposit Plan	專業人士存款福利 For Professional Customer	年利率高達 Interest rate up to 3.48%
	借記卡 (發薪客戶) Debit Card (Payroll Customer)	豁免全期年費 Annual fee waived	-
	流動銀行匯出匯款 Remittance by mobile Banking	豁免手續費 Handling Fee Waived	-
	賬戶最低存款結餘 Minimum Account Balance	豁免手續費 Handling Fee Waived	-



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貸款 (適用於本行 發薪客戶) Loan Services(only applicable to payroll customer)	新購本地住宅按揭 Mortgage loan	貸款額0.5%現金回贈 cash reward - 0.5% of loan amount 豁免提前清還手續費 Waive Prepayment Handling Fee 專享「按揭寶」優惠 Mortgage Package Privilege	高達Up to HKD/MOP10,000
	本地住宅融資 (自按、轉按、加按) Loan refinancing	豁免申請貸款手續費 Waive Handling Fee	-
	私人貸款 Personal Loan	貸款額1%現金回贈 cash reward - 1% of loan amount	高達Up to HKD/MOP3,000 amount



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投資服務 Investment Services	證券服務 Securities Trading	佣金優惠 Preferable Commission Rate	0.15%
		開戶賞 Reward for Account Opening	HKD50
		首次交易回贈 Rebate for First Transaction	HKD100
		轉倉回贈 Rebate for S.I. (Deposit)	高達 Up to HKD2,000
		交易層層賞 Rewarding by Transaction Amount	高達 Up to MOP3,888
	儲蓄保險 Savings Insurance Plan	推廣獎賞 八折優惠	品牌禮品 (價值高達 MOP350) Branded gift (Value Up to MOP350)
	旅遊保險 Travel Insurance Plan	20% discount	
	基金投資 Fund Investment	認購費優惠-整筆 Subscription Fee Discount-for each transaction	1.59%
		認購費優惠-月供 Subscription Fee Discount-for monthly fund	2.0%
		交易回贈 Transaction Rebate	高達 MOP2,600
交易層層賞 Rewarding by Transaction Amount		高達 MOP3,888	



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央積金 CPF	央積金個人計劃： 開立賬戶及轉入獎賞 Individual Account Owners of CPF : Reward for Account Opening and Asset Transfer	個人計劃首期央積金供 款回贈 First Contribution Rebate	MOP500
	央積金個人計劃： 維持賬戶獎賞 CPF Individual Project: Reward for Committed Account	分期現金入戶獎賞 Cash Reward	高達 Up to MOP600



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II. 信用卡 Credit Card

卡名稱 Card Name	工銀金沙時尚卡 ICBC Sands Lifestyle Co-Brand Credit Card	
卡樣 Card Face		
迎新禮遇 Introductory Offer	世界卡及白金卡客戶於啟卡後3個月內簽帳滿MOP18,000，享雙人金光飛航頭等港澳來回船票及MOP300餐飲券；簽帳滿MOP48,000，額外獲贈指定酒店住宿一晚。World Card and Platinum Card Holder Spend HKD/MOP18,000.00 within the first 3 months to earn 2 round-trip Cotai Water Jet Cotai first ferry tickets between Macao and Hong Kong, MOP 300 dining voucher. Spend an additional HKD/MOP 30,000 within the first three months as well and earn A complimentary one night stay.	
消費優惠 Spending Offer	<p>尊享澳門金沙度假區優惠，包括：</p> <p>Card Holder will be entitled to enjoy the spending offer in Sands Resort Macau, as below:</p> <ul style="list-style-type: none"> • 3小時免費自助泊車 Three hours free parking • 餐飲及娛樂表演低至7折 Up to 30% off on dining and entertainment • 積分獎賞高達5倍 Up to 5 times Bonus Points • 金沙時尚積分可於金沙消費時抵消簽帳金額 Sands Life Style Points can be use as cash while spending in Sands Resort Macau 	
貴賓室服務 VIP lounge service	<p>世界卡及白金卡持卡人可享龍騰出行貴賓室服務，主副卡各6點。6 Points of "DRAGONPASS" VIP Lounge for Mastercard world and Platinum Main card and Supplementary Card holder.</p> <p>1點=1次機場貴賓室；0.5點=1次高鐵貴賓室</p> <p>1 point can enjoy one time airport VIP lounge; 0.5 point can enjoy one time high-speed railway VIP lounge.</p>	

1. 迎新禮遇有效期至2019年6月31日。This Introductory Offer is valid for the card holder who activate/pick up their card before June 30, 2019.
2. 貴賓室積點有效期至2019年12月31日。Free airport lounge service before December 31, 2019.
3. 工銀澳門及有關供應商保留最終決定權。ICBC Macau and relevant supplier reserve the right to make the final decision.



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II. 信用卡 Credit Card

卡名稱 Card Name	工銀粵港澳大灣區信用卡 ICBC Greater Bay Card
卡樣 Card Face	 
消費優惠 Spending Offer	<p>尊享大灣區禮遇</p> <p>Entitled to enjoy the special spending offer in Greater Bay Area</p>
貴賓室服務 Airport Lounge Service	<p>萬事達世界卡及白金卡卡主無限次龍騰貴賓室優惠, 另獲6點攜賓客使用</p> <p>•1點=1次機場貴賓室 ; 0.5點=1次高鐵貴賓室</p> <p>Unlimited complimentary access to 'DRAGONPASS' Airport Lounge for MasterCard world and Platinum Primary cardholders, and 6 points to share uses with companions.</p> <p>•1 point can enjoy one time airport VIP lounge; 0.5 point can enjoy one time high-speed railway VIP lounge.</p>

1. 貴賓室積點有效期至2019年12月31日。Free uses of points for Airport Lounge Service offer are valid before December 31, 2019.
2. 工銀澳門及有關供應商保留最終決定權。ICBC Macau and relevant suppliers reserve the right to make the final decision.



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II. 信用卡 Credit Card

卡名稱Card Name	工銀財富VISA 無限卡(受邀客戶) ICBC Wealth Management VISA Infinite (Invitation Only)
卡樣 Card Face	
金融服務 Financial Services	<ul style="list-style-type: none"> • 全年無休專屬客戶經理服務 • 分行網點優先通道 • 靈活多樣的調額方式 • 委托專人代辦服務 • 生日當月、本地餐飲及海外簽帳雙倍積分 <ul style="list-style-type: none"> • Access to 7x24 personalized services offered by designated account manager • Priority access at all branches • Flexible credit limit adjustment • Personal exclusive agent • Double bonus points reward in birthday month, local dining and overseas spending
尊享禮遇 Complimentary Benefits and Prestigious Privileges	<ul style="list-style-type: none"> • 無限次LoungeKey 機場貴賓室服務 • 高達1百萬美元免費旅遊保障 • 尊屬全球緊急旅遊與醫療救援服務 • 全年無休Visa Infinite秘書服務7X24 • 精選全球特惠商戶 • 豐富多彩的專題活動 <ul style="list-style-type: none"> • Unlimited complimentary access to LoungeKey Airport Lounges • Complimentary travel insurance with coverage up to USD1,000,000 • Exclusive global emergency travel and medical assistance • Visa Infinite concierge service • Access to preferential policies of renowned merchants • Special and abundant promotion campaigns for ICBC Visa Infinite cardholders

1. 工銀澳門及有關供應商保留最終決定權。

ICBC Macau and relevant suppliers reserve the right to make the final decision.

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II. 信用卡 Credit Card

免息分期 Credit Card Installment

<p>汽車分期 Car Installment</p>	<ul style="list-style-type: none"> ◆ 利率 2.2%-2.3% Interest Rate 2.2%-2.3% ◆ 不定期與車商舉行優惠推廣 Special promotion with car suppliers ◆ 全城最長還款期限 7 年 Repayment Tenor up to 7 years ◆ 貸款額一般可達 50 萬澳門元 Loan Amount up to MOP500,000
<p>消費分期及月結單分期 Spending installment and Statement installment</p>	<p>簽帳額滿澳門幣 1,000 元即可辦理免息分期還款</p> <p>can be applied when spend with credit card by MOP1,000 or above.</p>
<p>現金分期 Cash Installment</p>	<p>最高可申請信用卡可用信用額度 8 成</p> <p>Customers can apply for cash installment and enjoy up to 80% of the credit card limit</p>



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IV. 銀行賬戶 Banking Account

- “發薪組合” - (1) 產品包括：發薪賬戶、借記卡及網上銀行。只適用於全新發薪服務申請人。(2) 現金回贈金額按客戶基本月薪劃分，最高可達MOP1,000（月薪少於澳門幣三萬獲現金回贈MOP200；月薪等於或大於澳門幣三萬至少於澳門幣五萬獲回贈MOP500；月薪等於或大於澳門幣五萬獲回贈MOP1,000）。(3) 相關回贈將於首次成功發薪後三個月內以短訊通知領取，客戶必須在短訊發出日起計三個月內自行登入流動銀行透過【領獎】功能領取，逾期回贈作廢，不予補發。

Payroll package: 1. Includes payroll account, debit card and E-banking. This privilege is only applicable to the new payroll account. 2. The Cash Rebate amount is based on the customer's basic monthly salary, up to MOP1,000 (Monthly salary less than MOP30,000, cash rebate will be MOP200; Monthly salary more than or equal to MOP30,000 and less than MOP50,000, cash rebate will be MOP500; Monthly salary equal to or more than MOP50,000, cash rebate will be MOP1,000. 3. Customers shall be informed by the Bank via SMS to redeem the cash rebate within 3 months after the first payroll through the Bank Account, and the customers could login ICBC mobile banking for redeeming the cash rebate within 3 months upon receiving the SMS.



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IV. 銀行賬戶 Banking Account

“存款計劃” — 各存款計劃將受相關條款及細則所約束。

“Deposit plan” — All plans are subject to relevant terms and conditions.

存款計劃 Deposit plan	優惠內容 content
專業人士存款福利 Deposit plan for Professional Customer	全新資金港幣10萬起，尊享年利率高達3.48% The new funding amount should be at least HKD100,000, and the savings interest rate is upto 3.48% p.a.
「心願月悅存」月供儲蓄 Monthly Saving Plan	開戶金額1千起，年利率高達2.8% The initial deposit amount should be at least \$1,000, and the savings interest rate is as high as 2.8% p.a.
「天天利」 High Interest Rate Saving	全新資金1萬起，第91日至100日年利率高達6.8%。 The new funding amount should be at least \$10,000, and the savings interest rate is upto 6.8% p.a. from the No. 91 to No. 100 day of saving.



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IV. 銀行賬戶 Banking Account

- “借記卡” — 發薪客戶獲豁免借記卡全期年費。
Debit card: 1st year annual fee waived.
- “流動銀行匯款服務” — 於2019年內透過流動銀行匯出款項，匯款手續費可獲豁免，但不包括中間行收取之費用、因修改匯款資料而引起之費用及退款手續費等。
“ Mobile banking remittance service ” - within 2019, the service charges for remittance via mobile banking shall be waived. But, the abovementioned charges to be waived shall not include the handling fee charged by the correspondent bank(s) and charges for the revision of information/refund.
- “賬戶服務” — 賬戶服務，包括賬戶最低存款結餘、賬戶維護費、職員發薪入賬及職員補償入賬，可獲豁免。
“ Banking Account service ” — The service charges for account minimum deposit balance , account maintenance fee , staff payroll and allowance shall be waived.



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V. 貸款 Lending Services

- “貸款服務” – (1) 享貸款優惠之發薪戶：1. 其中一位借款人需為本行現有發薪戶，並持續至少一年透過本行發薪；2. 或其中一位借款人需於貸款發放後三個月內成功轉到本行發薪，並持續至少一年透過本行發薪，才享有相關優惠。若三個月後未能成功轉發薪至本行，利率將按一般客戶作出調整，而少付的利息亦需補回。(2) 所有客戶（其中一位借款人）必須同時購買指定的理財產品方可享有此利率優惠。(3) 若借款人享有上述之發薪客戶優惠，不會再給予地產推薦佣金。

“Lending services” – (1) Payroll account customers who enjoy loan service special offer: 1. One of the borrowers needs to be our existing payroll account customer, and using the payroll service at least for one year. 2. Or one of the borrowers need change the payroll account to our bank within three months after the loan completed, and use the service for at least one year. Otherwise, the loan interest rate will be adjusted according to the general customers, and need to pay back the interest difference. (2) All customer (one of the borrowers) need to purchase designated wealth management products. (3) If the borrowers enjoy the above benefits, Bank should not pay the referral commission to the property agent

- “按揭寶” – 是工銀澳門為新購住宅物業按揭人仕提供的一項特別利率優惠。適用於貸款金額等於或大於HKD/MOP100萬的貸款申請，獲批後您的供款賬戶的活期存款利率將與您的按揭貸款利率掛鉤(即活期利率=貸款利率)，而可以享有上述優惠利率的金額上限是您的貸款餘額的一半。

Mortgage-Link: A privileged offer to the successful applicants for our mortgage loan service. Whenever the loan amount is equal to or greater than HKD/MOP 1 million, the interest rate of the repayment account shall be linked with the loan account (i.e. interest rate of the repayment (savings) account = lending interest rate), and the maximum amount of deposit that can be entitled to this offer is half of the remaining loan amount.



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VI. 投資服務優惠

- “證券服務” – (1) 獎賞方案適用於在優惠期內全新開立證券賬戶之客戶。(2) 全新開立證券賬戶可獲HKD50現金回贈至結算賬戶,並將以短訊通知領取,客戶必須在短訊發出日起計三個月內自行登入流動銀行透過【領獎】功能領取,逾期回贈作廢,不予補發。(3) 佣金優惠僅限於以電子渠道進行之交易(網上銀行及流動銀行),佣金優惠截止日期為2019年12月31日。(4) 轉倉回贈為每10萬港元市值證券可獲回贈HKD100元,最高可達HKD2,000。(5) 新開戶在優惠期內進行首次交易,交易後可獲HKD100現金回贈。(6) 現有證券客戶(僅指普通賬戶及理財金賬戶)可參加交易層層賞,在優惠期內經電子渠道進行交易且累計滿指定金額可享累積獎賞,累計金額越高,禮品越豐厚,最高禮遇可達MOP3,888。

Securities Trading: 1. Only applicable to newly opened securities trading account. 2. New securities trading account holders shall be entitled to receive a cash rebate of HKD50. Customers shall be informed by the Bank via SMS to redeem the cash rebate by logging in ICBC mobile banking and redeem within 3 months upon receiving the SMS. 3. Commission offers are limited to transactions conducted by electronic channels (online banking and mobile banking). The commission discount period is by December 31, 2019. The roll-back rebate upto HKD 2,000, will be HKD 100 per HKD 100,000 market value of the securities. 5. For the first time of trading in the new account, HKD 100 could be redeemed after transaction. 6. Existing securities customers (refers only to ordinary accounts and wealth management accounts) could participate in the rewarding by transaction amount. During the promotion period, customer could enjoy accumulative rewarding by E-channel when meets specific spending amount. The higher the accumulated amount is , the richer the gifts would be, upto MOP 3,888.



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VI. 投資服務優惠

- “儲蓄保險” – (1)於推廣期內，成功投保中國人壽保險（海外）股份有限公司澳門分公司（「中人壽」）或宏利人壽保險（國際）有限公司（於百慕達註冊之有限責任公司）（「宏利」）之指定儲蓄保險產品，而保單於推廣期結束後3個月內成功批核且符合條款及細則，可享是次推廣優惠。(2) 以上保險計劃為中國人壽保險（海外）股份有限公司澳門分公司（「中人壽」）及宏利人壽保險（國際）有限公司（於百慕達註冊之有限責任公司）（「宏利」）承保，中國工商銀行（澳門）股份有限公司（「本行」）為中人壽及宏利的授權保險代理商。(3) 優惠禮品數量有限，送完即止。

Savings insurance plan: 1. During the promotion period, applicant, who has successfully applied for the designated savings insurance plans of China Life Insurance (Overseas) Company Limited (Macau Branch) or Manulife (International) Limited and meets the T&C within 3 months after the promotion period, shall be eligible for this offer. 2. The above insurance plan is to be underwritten by China Life Insurance (Overseas) Company Limited (Macau Branch) and Manulife (international) Limited. The Bank is an appointed insurance agent of China Life Insurance (Overseas) Company Limited (Macau Branch) and Manulife (international) Limited for the distribution of the Insurance Plans. 3. The gifts are available on a first-come-first-served basis.

- “旅遊保險” – 於推廣期內經電子渠道成功投保旅遊保險可享八折優惠。
Travel Insurance: 20% discount on the successful insurance of travel insurance through electronic channels during promotion period.



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VI. 投資服務優惠

- “基金服務” — (1) 於優惠期內透過電子渠道認購焦點基金，方享認購費率優惠。新簽訂之月供協議，如在優惠期內有任何斷供或停供(包括餘額不足之暫停供款)，客戶需補回認購費優惠之差額(原認購費率為2.5%)。 (2) 全新基金客戶於優惠期內成功開立基金投資賬戶並進行基金認購交易，每次認購金額不少於HKD10萬元，每次可獲最少MOP100元現金禮券，累計交易次數越高，獲贈禮券金額越高，最高可獲贈金額高達MOP2,600。 (3) 現有基金客戶在優惠期內經電子渠道進行交易且累計滿指定金額可參加交易層層賞，累計金額越高，禮品越豐厚，最高禮遇可達MOP3,888。

Fund Services: 1. Subscribe to the Focus Fund through the electronic channel during the promotion period to enjoy the subscription rate discount. For the newly signed monthly-fund agreement if there is any suspension of supply during the promotion period (including the suspension out of insufficient balance), the customer needs to make up the difference between the subscription fee (the original subscription rate is 2.5%). 2. The new fund customers successfully opened the fund investment account and conducted fund subscription transactions during the promotion period. MOP 100 cash coupon could be enjoy each time with a subscription amount no less than HKD 100,000. The higher the cumulative transaction number is, the higher the amount of the cash coupon would be. The maximum amount of the coupon could be upto MOP 2,600. 3. Existing fund customers could take part in rewarding by transaction amount through E-channel during promotion period. The higher the cumulative transaction number is, the more abundant the gift would be. The maximum value of the gift could be upto MOP 3,888.



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VII. 央積金

- “央積金個人計劃：開立賬戶及轉入獎賞” – 員工開立央積金個人計劃賬戶，並申請將央積金政府賬戶資產轉入，且資產額需為澳門幣1萬或以上，成功轉入即可獲得個人計劃首期央積金供款回贈MOP500。

CPF: Reward for account opening and transferring --- employees open a personal fund account of CPF; and apply for the transferring of assets from CPF government account; and the assets value MOP 10,000 or more, could enjoy a rebate of MOP 500 for the first fund contribution.

- “央積金個人計劃：維持賬戶獎賞” – 員工成功轉入政府賬戶資產並於個人計劃賬戶或成立保留賬戶持續保留於工銀澳門退休基金作投資，期間沒有作出任何資產轉出或贖回，至第13個月、第25個月及第37個月將分別獲回贈澳門幣200元，合共最高澳門幣600元，每期回贈將於合符回贈條件的3個月內，可於工銀澳門流動銀行「領獎」功能領取回贈。

CPF: Committed account rewards --- employees successfully transferring the assets of government account and retaining it in ICBC Macau Retirement Fund for investment without switching out or redemption, a rebate of MOP 200 could be enjoyed respectively on the 13th, 25th, 37th month, collectively, up to a maximum of MOP 600. Each rebate could be redeemed on ICBC mobile banking within 3 months when eligible.



澳大教職員尊享優惠【附件】 Privileged Plan for University of Macau Employees 【Attachment】

1. 專業人士存款福利

您身邊的銀行 可信賴的銀行 

ICBC

專業人士存款福利

公務員  **新轉**

出糧客戶

額外高息!

教職員 專業人士

年利率高達

3.48%

限時優惠

存款預約



更方便

送

超市禮券 50元

二人同行
以上禮券僅供參考

10 YEARS ANNIVERSARY
ICBC Macau

工銀澳門



ICBC 工銀澳門



條款及細則：
 1. 以上優惠僅限新轉、轉高戶。本行有權修改或隨時終止上述利率優惠。
 2. 以上利率優惠只適用於本行個人存款資金扣除存款手續費。本行保留對全新開戶之權利。
 3. 二人同行存款禮券每人可獲50元超市禮券。以上禮券每人只獲贈一次。禮券客戶將為同一單位。
 4. 以上優惠均受有關條款及細則所約束。中國工商銀行（澳門）股份有限公司保留修改有關條款及細則的權利。
 詳情請洽本行總行、分行或各分理處。本行保留最終解釋權。

網站 www.icbc.com.mo
服務熱線 889 95588

ICBC  **工銀澳門**



澳大教職員尊享優惠【附件】 Privileged Plan for University of Macau Employees【Attachment】

2. 天天利存款

天天利存款

您身邊的銀行 可依賴的銀行 ICBC

擔心你的儲蓄賬戶低收益?

投資備用? 每月找卡數? 準備買樓? 每月供樓?

天天賺息

線上提取

第91日至100日年利率 **6.8%**

存款預約 更方便

分行網點

10 YEARS ANNIVERSARY ICBC Macau

ICBC 工銀澳門

網站 www.icbc.com.mo
服務熱線 889 95588

ICBC 工銀澳門

條款及細則:
1. 推廣期有限, 先到先得, 額滿即止;
2. 天天利利率優惠只適用於客戶存入全新資金款項, 本行保留對全新資金之定義;
3. 以上優惠均受有關條款及細則所約束, 中國工商銀行(澳門)股份有限公司保留修改有關條款及細則的權利, 而香港分行通知, 如有任何爭議, 本行將按原則解釋。



澳大教職員尊享優惠【附件】 Privileged Plan for University of Macau Employees 【Attachment】

3. 心願悅月存月供儲蓄計劃

您身邊的銀行 可信賴的銀行



心願悅月存

一次滿足囉
你N個願望

升學
進修

交保費

想去
旅行

換手機



10週年慶
ANNIVERSARY
ICBC-Macau

工銀澳門

ICBC 工銀澳門

QR Code: 存款預約

更方便

網站 www.icbc.com.mo
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ICBC
工銀澳門

心願悅月存

1. 港幣、澳門幣及人民幣月供儲蓄計劃：

1. 港幣、澳門幣及人民幣月供儲蓄計劃：

6個月	大眾客戶	出權客戶
港幣	2.1%	2.4%
澳門幣	2%	2.3%
人民幣	2.78%	3.08%

12個月	大眾客戶	出權客戶
港幣	2.5%	2.8%
澳門幣	2.4%	2.7%
人民幣	2.98%	3.28%

備註：1. 成人類戶全額港幣/澳門幣/人民幣1千，上限100萬元，每月供款500元，上限1萬；
2. 兒童類戶全額港幣/澳門幣500元，上限港幣/澳門幣100萬元，每月供款港幣/澳門幣200元以上，上限港幣/澳門幣1萬元。

2. 外幣月供儲蓄計劃：

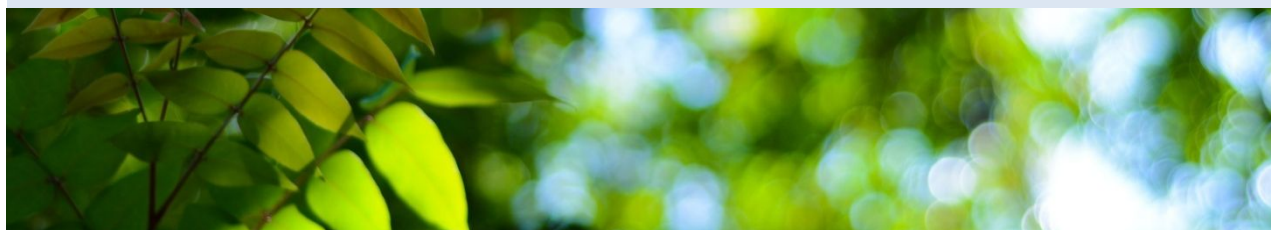
存款期	澳元	美元	加元	英鎊
12個月	2.3%	2%	1.6%	0.8%
18個月	2.5%	2.2%	1.8%	1%

備註：開戶金額等值港幣1仟元，上限等值港幣100萬元，每月供款等值港幣1仟元或以上，上限等值港幣5萬元。

條款及細則：

- 推廣期有限，先到先得，額滿即止。
- 「心願悅月存」年利率及匯率將根據市場變化而不時調整，工銀澳門保留隨時更改上述利率及匯率優惠之權利。
- 所有優惠不能與其他優惠同時使用。
- 所有推廣優惠均受有關條款及細則約束；中銀工銀銀行(澳門)股份有限公司保留修改所有條款及細則的權利，而毋須另行通知；是次推廣活動如有任何爭議，本行保留最終決定權。

風險提示：投資涉及風險，外幣可能因匯價之波動而出現利潤或虧損，請在進行任何交易或投資前，閣下應按本身的財政狀況及投資目標作出謹慎考慮，並尋求獨立的財務及專業意見。



澳大教職員尊享優惠【附件】 Privileged Plan for University of Macau Employees 【Attachment】

4. 心意存存款

您身邊的銀行 可信賴的銀行

ICBC

心意存

10 周年慶
YEARS
ANNIVERSARY
ICBC·Macau
半世紀相伴 十載同成長

一份心意
一份存遞

存款預約 更方便

全線分行

網站 www.icbc.com.mo
服務熱線 889 95588

ICBC 工銀澳門

條款及細則：
1. 以上優惠只適用於非個人企業儲戶。本行保留對本優惠之修訂權。
2. 此類存款只限本外幣，不計利息。
3. 此類存款只限在澳門地區之分行及支行辦理。詳情請向各分行查詢。詳情請向各分行查詢。
4. 此類存款不參與本行任何獎券或抽獎。
5. 以上優惠只適用於本行在澳門地區之分行及支行。詳情請向各分行查詢。詳情請向各分行查詢。

