

關於大新銀行調整港元存款年利率及港元最優惠利率通知

由2025年11月3日（生效日期）起，大新銀行港元存款年利率及港元最優惠利率將作出調整，詳情如下：

港元儲蓄戶口存款年利率

存款額（港元）	調整前之年利率	2025年11月3日起生效之年利率
≥\$5,000	0.125%	0.001%

VIP i-Account / 優易理財 / 其他各種類之 i-Account 綜合理財戶口之綜合貨幣支票戶口及綜合貨幣儲蓄戶口之港元存款年利率

存款額（港元）	調整前之年利率	2025年11月3日起生效之年利率
≥\$5,000	0.125%	0.001%

以上 i-Account 綜合理財戶口之綜合貨幣支票戶口存款年利率不適用於328商業理財戶口之綜合貨幣支票戶口及企業銀行客戶的商業綜合戶口（即 Business i-Account）之綜合貨幣支票戶口，該等賬戶為非計息賬戶。以上 i-Account 綜合理財戶口之綜合貨幣儲蓄戶口之港元存款年利率不適用於企業銀行客戶。有關適用於**企業銀行客戶**的商業綜合戶口（即 Business i-Account）之綜合貨幣儲蓄戶口之港元存款年利率，閣下可於本行網頁（「企業銀行」>「工具」>「利率／匯率」）查閱詳情。

港元最優惠利率

調整前之年利率	2025年11月3日起生效之年利率
5.375%	5.25%

大新銀行有限公司
2025年10月

Announcement of the HKD Annual Deposit Rate & HKD Prime Rate adjustment by Dah Sing Bank

With effect from 3 November 2025 (effective date), Dah Sing Bank will adjust the HKD Annual Deposit Rate and HKD Prime Rate with details as below:

Annual Deposit Rate for HKD Savings Account

Deposit Balance (HKD)	Rate before adjustment (p.a.)	Rate effect from 3 November 2025 (p.a.)
≥\$5,000	0.125%	0.001%

HKD Annual Deposit Rate for Multi-Currency Current Account & Multi-Currency Savings Account of VIP i-Account / YOU i-Account / Other Integrated Account

Deposit Balance (HKD)	Rate before adjustment (p.a.)	Rate effect from 3 November 2025 (p.a.)
≥\$5,000	0.125%	0.001%

The above Annual Deposit Rates of Multi-Currency Current Account under i-Account are not applicable to the Multi-Currency Current Accounts under 328 Business Account and under Business i-Account (for Corporate Banking customers), which are non-interest-bearing accounts. The above HKD Annual Deposit Rate(s) of Multi-Currency Savings Account under i-Account is / are not applicable to Corporate Banking customers. For the HKD Annual Deposit Rate(s) of Multi-Currency Savings Account under Business i-Account which is / are applicable to **Corporate Banking customers**, you may view the details via our website ("Corporate Banking" > "Tools" > "Rate Enquiry").

HKD Prime Rate

Rate before adjustment (p.a.)	Rate effect from 3 November 2025 (p.a.)
5.375%	5.25%

Dah Sing Bank, Limited
October 2025