



Indicative Interest Rate of Foreign Exchange Margin Trading

As of date: 9/26/2024 time: 11:30a.m.

Currency	Margin Deposit Interest Rate	Margin Loan Interest Rate
AUD	3.40 % p.a.	5.45 % p.a.
CAD	3.25 % p.a.	5.20 % p.a.
CHF	0.15 % p.a.	2.40 % p.a.
EUR	2.81 % p.a.	4.56 % p.a.
GBP	4.35 % p.a.	6.10 % p.a.
JPY	0.00 % p.a.	1.15 % p.a.
NZD	4.30 % p.a.	6.25 % p.a.
USD	4.23 % p.a.	6.01 % p.a.

Note

1. The above Margin Deposit Interest Rate and Margin Loan Interest Rate are only applicable to Foreign Exchange Margin Trading transactions which are traded in pairs at the same time.
2. The interest rates stated herein are as of the indicated date for reference only and may change without prior notice. If you would like to know the prevailing interest rate applicable to your facility, please contact your Relationship Manager.
3. Interest calculation is carried out on a daily basis. Upon the maturity of any Margin Loan and its related Margin Deposit, the interest incurred will be paid or charged to you on a net basis. For more details, you can also refer to the Foreign Exchange Margin Trading Key Facts Statement.
4. The risk of loss in foreign exchange trading can be substantial. It is subject to rate fluctuations which may provide both opportunities and risks. Foreign Exchange Margin Trading is not bank deposit and shall not be regarded as a substitute for time deposit. Investment involves risks, including the possible loss of principal amount invested as well as any additional funds deposited with or called by the Bank. Customer has the potential to suffer gain or loss due to the interest rate difference between Margin Deposit and Margin Loan.