

Zheng Xin Bank USD Deposit Product for Personal Customers

Product Name/Term		Minimum Initial Deposit	1 Month (Inclusive)	3 Months (Inclusive)	6 Months (Inclusive)	9 Months (Inclusive)	1 Year (Inclusive)	2 Year (Inclusive)	Effective Date
Growing Gaining Deposit No.3 (Not Available Now)	Not automatic redeposit, interest calculation according to the closest grade of deposit term.	5,000	-	0.50%	1.50%	2.90%	3.30%	-	2018/12/24
Continuous Income Deposit No.2 (Not Available Now)	Automatic redeposit, interest calculation according to the closest grade of deposit term. When redepositing, the effective interest rate published on the redepositing date will apply.	3,000	-	1.25%	2.25%	2.45%	2.65%	-	2017/5/1
Continuous Income Deposit No.3 (Not Available Now)	Automatic redeposit, interest calculation according to the closest grade of deposit term. When redepositing, the effective interest rate published on the redepositing date will apply.	1,000	-	0.50%	1.50%	2.00%	2.25%	-	2020/12/31
Growing Gaining Deposit No.1 (Not Available Now)	Automatic redeposit, interest calculation according to the closest grade of deposit term. When redepositing, the effective interest rate published on the redepositing date will apply.	5,000	-	0.50%	1.50%	2.00%	2.35%	-	2020/12/31
Fund for Studying Abroad No.1 (Not Available Now)	Need to be combined with demand deposit, automatic redeposit. When redepositing, the effective interest rate published on the redepositing date will apply.	8,000	-	-	-	-	2.45%	-	2020/12/31
Beneficial e Deposit NO.1 (Not Available Now)	Term deposit, not automatic redeposit.Exclusive for e-banking customers.	1,000	-	-	-	-	13 months, 3.15% annualized		2020/12/31
Growing Gaining Deposit No.2 (Not Available Now)	Automatic redeposit, interest calculation according to the closest grade of deposit term. When redepositing, the effective interest rate published on the redepositing date will apply.	5,000	-	0.50%	1.30%	2.10%	2.45%	-	2021/4/26
Quality Term Deposit No.1 (Fixed Term)	Term deposit, automatic redeposit. When redepositing, the effective interest rate published on the redepositing date will apply.	1,000	0.30%	0.80%	1.40%	2.20%	2.55%	2.85%	2020/12/31
Privilege Deposit No.1 (Fixed Term)	Term deposit, automatic redeposit. When redepositing, the effective interest rate published on the redepositing date will apply.	8,000	-	-	-	-	2.65%	2.95%	2020/12/31
Beneficial e Deposit NO.2 (Fixed Term)	Term deposit, not automatic redeposit.Exclusive for e-banking customers.	1,000	-	-	-	-	13 Months, 3.70% Annualized		2022/9/23
Privilege e Deposit (Not Available Now)	Term deposit, not automatic redeposit.Exclusive for e-banking customers.	3,0000	-	-	-	-	13 Months, 3.00% Annualized		2022/9/23