



## Press Release

7 June 2010

### Mega-Interest Rates Fixed Deposit Promotion

Enjoy Step-up Preferential Deposit Rate and flexibility on withdrawal

Public Bank (Hong Kong) ("the Bank") announces the launch of **Mega-Interest Rates Fixed Deposit Promotion** ("the Promotion") offering customers a unique fixed deposit program to earn high interests on their deposits maintained with the Bank.

Customer who places HKD fixed deposit of HKD100,000 or above can enjoy extra interest spread of up to 1.05%p.a. on top of Fixed Deposit Rate for subsequent roll-over of 3 months. Details of our attractive offer are as follows:

Deposit Period	Preferential Deposit Rate	
	Fixed Deposit Rate	Extra Interest Spread
1 <sup>st</sup> – 3 <sup>rd</sup> month	Fixed Deposit Rate	+ 0.00% p.a.
4 <sup>th</sup> – 6 <sup>th</sup> month		+ 0.35% p.a.
7 <sup>th</sup> – 9 <sup>th</sup> month		+ 0.55% p.a.
10 <sup>th</sup> – 12 <sup>th</sup> month		+ 1.05% p.a.

Customers can also enjoy the flexibility to withdraw the deposit on maturity dates of the 3<sup>rd</sup>, 6<sup>th</sup> or 9<sup>th</sup> month without any penalty.

For details, please visit any of our branches; call our customer enquiry hotline at 8107 0818 or visit our web-site at [www.publicbank.com.hk](http://www.publicbank.com.hk).

#### Remarks:

1. The above Promotion is applicable to HKD fixed deposit with amount of HKD100,000 or above per each deposit confirmation.
2. The Fixed Deposit Rate is the deposit rate for the 1st 3-month, which is determined and used by the Bank for the Promotion. Extra spread will be added on the Fixed Deposit Rate for subsequent deposit tenor of i) 4th to 6th month; ii) 7th to 9th month; and iii) 10th to 12th month as in the above table.
3. The Bank is a member of the Deposit Protection Scheme ("the Scheme"). Eligible deposits taken by the Bank are protected by the Scheme up to a limit of HK\$100,000 per depositor. The repayment of eligible deposits in excess of the amount protected under the Deposit Protection Scheme taken by the Bank is guaranteed by the Hong Kong SAR Government's Exchange Fund, until the end of 2010.
4. The Bank reserves the right to terminate or vary the above Promotion offers and to vary the terms and conditions from time to time without notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
5. Terms and conditions apply, for details, please contact our staff.

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大眾銀行(香港)

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