

21st October 2011

Dear Valued Customer,

To further enhance the security control, with effect from 31st Oct 2011, Net Banking Services related SMS, including “One-Time Password (OTP)”, issued by our Bank will be sent to your registered mobile phone number only. The SMS will not be forwarded even though you have enabled “SMS Forwarding” service provided by your Telecommunication Company in Hong Kong.

Please refer to our Corporate Website (Address: <http://www.publicbank.com.hk>) for details. Should you have any queries, please feel free to visit our branch nearby or call our e-Banking Hotline at (852) 2541-9206.

Thank you for your attention.

Public Bank (Hong Kong) Limited

Note: This is a computer generated document and no signature is required.