

## Securities Trading Promotion (2013Q4)

Brokerage Rate Privilege <sup>(11)</sup>			Bonus Points Reward
Privilege Category	1 <sup>st</sup> and 2 <sup>nd</sup> Trading Month	3 <sup>rd</sup> to 6 <sup>th</sup> Trading Month	350 Bonus Points reward upon successful application <sup>(15)</sup>
Internet Trading	<b>0%</b> <sup>(13 &amp; 14)</sup>	0.10% (Min Charge HK\$68)	
Non-Internet Trading	<b>0%</b> <sup>(13 &amp; 14)</sup>	0.15% (Min Charge HK\$100)	

### Terms and Conditions

- The Securities Trading Promotion (2013Q4) (“the Promotion”) is valid from 1 October 2013 to 31 December 2013 (“the Promotion Period”).
- Subject to meeting relevant requirements, during the Promotion Period new customer who has successfully opened a securities account with Public Bank (Hong Kong) Limited (“the Bank”), or existing customer who has successfully applied for the Bank’s Internet Securities Trading Service, will be entitled to enjoy the Brokerage Rate Privilege for up to 6 Trading Months (“the Privilege Period”).
- The Brokerage Rate Privilege is applicable only to:
  - Securities listed and traded on The Stock Exchange of Hong Kong; AND
  - Securities trading orders placed through Internet Channel and/or Non-Internet Channel of the Bank.
- The Promotion applies only to customers who are Hong Kong Identity Card holders with a Hong Kong address.
- The Promotion does NOT apply to any customer who:
  - appoints any Authorized Person(s) to operate his/her securities account upon account opening or at any time during the Privilege Period; or
  - has been appointed as an Authorized Person to operate any securities account of the Bank before or at any time during the Privilege Period; or
  - is still enjoying any other Securities Trading related promotion privileges of the Bank.
 Should 5.1 or 5.2 above occur during the Privilege Period, customer’s entitlement to the privileges under the Promotion will be automatically cancelled without notice.
- Brokerage Rate Privilege Categories:
  - Internet Trading Brokerage Rate Privilege
  - Non-Internet Trading Brokerage Rate Privilege
- Internet Trading Brokerage Rate Privilege applies to both new and existing customers. Non-Internet Trading Brokerage Rate Privilege applies to new customers only.
- New Customer Privilege:
  - New customer refers to an individual who has not maintained any individual or joint securities account with the Bank in the 12 months preceding the effective date of account opening.
  - New customer who has successfully opened a securities account with the Bank during the Promotion Period will be entitled to enjoy both the Internet Trading Brokerage Rate Privilege and Non-Internet Trading Brokerage Rate Privilege for 6 trading months from the effective date of account opening. New Customer must apply for Internet Securities Trading Service at the same time to enjoy the Internet Trading Brokerage Rate Privilege when opening a securities account.
- Existing Customer Privilege:
  - Existing customer refers to an individual who:
    - maintains a valid individual or joint securities account with the Bank and the securities account must not be opened during the Promotion Period; OR
    - has cancelled an individual or joint securities account within the 12 months preceding the effective date of account re-opening; AND
    - has never applied for the Bank’s Internet Securities Trading Service or has not held such service during the 12 months preceding the effective date of re-application.
  - Existing customer who has successfully applied for Internet Securities Trading Service during the Promotion Period will be entitled to enjoy the Internet Trading Brokerage Rate Privilege for 6 trading months from the effective date of application of the service.
- Trading Month will be counted from the effective date of account opening for new customer. Trading Month will be counted from the effective date of application for Internet Securities Trading Service for existing customer. Effective date refers to the Bank’s approval date for account opening or application of Internet Securities Trading Service, not the date when the customer signs the relevant documents. Different Trading Month may have different trading days. If the effective date is 7<sup>th</sup> April, the First Trading Month will be from 7<sup>th</sup> April to 6<sup>th</sup> May; the Second Trading Month will be from 7<sup>th</sup> May to 6<sup>th</sup> June, etc.
- All Internet Trading transactions conducted during the Privilege Period will be subject to an upfront brokerage charged at 0.1% (with a minimum charge of HK\$68). All Non-Internet Trading transactions conducted during the Privilege Period will be subject to an upfront brokerage charged at 0.15% (with a minimum charge of HK\$100). Should 5.1 or 5.2 above occur during the Privilege Period, standard brokerage rates as per the Bank’s “Service Charges on Investment Services” will be applied to customer’s securities account with immediate effect.
- Customer still has to pay other transaction fees/charges, including without limitation, CCASS transaction fee, transaction levy, investor compensation levy (if any), trading fee and stamp duty, etc. Please refer to the “Service Charges on Investment Services” of the Bank for details.

13. The Bank will refund the entitled brokerage amount charged for the First and Second Trading Months, in form of cash, to customer's settlement account of the relevant securities account in the Third Trading Month ("Entitled Brokerage Refund").
  - 13.1 Entitled Brokerage Refund includes both Internet Trading and Non-Internet Trading for new customer, with a maximum total amount of HK\$5,000.
  - 13.2 Entitled Brokerage Refund includes Internet Trading for existing customer, with a maximum total amount of HK\$5,000.
14. Customer will not be eligible for the Entitled Brokerage Refund if customer terminates the settlement account or securities account or Internet Securities Trading Service before or during the Third Trading Month, or if 5.1 or 5.2 above occurs during the Privilege Period. If 5.1 or 5.2 occurs subsequent to crediting of the Entitled Brokerage Refund to customer, the Bank reserves the right to debit such refunded amount from customer's settlement account.
15. Bonus Points Reward
  - 15.1 Customers eligible for the Promotion will earn a reward of 350 Bonus Points ("the Reward").
  - 15.2 The Reward will be updated and displayed on the customer's Internet Securities Trading Service (if any) on the second trading day of the First Trading Month.
  - 15.3 The Reward and Bonus Points earned for brokerage commission paid for securities transactions conducted via any of the Bank's trading channels can be used to redeem for the Bank's Online Real-Time Stock Quote Service (the "Service").
  - 15.4 The Reward, Bonus Points and the Service are bound by the Terms & Conditions for Online Subscription of Real-Time Stock Quote Service.
16. The Bank reserves the right to modify, suspend or terminate the Promotion, and to amend the terms and conditions at any time without prior notice. The Bank also reserves the right not to provide this Promotion to any customer without giving any reason. In case of any disputes, the decision of the Bank on all matters relating to all of the above offers shall be final and binding all parties concerned.
17. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
18. All the terms and conditions listed above are governed by and interpreted in accordance with the laws of HKSAR.

**Risk Disclosure:**

**Investment involves risk. Price of securities is subject to upward and downward movements and may become valueless. It is likely that losses will be incurred rather than profits made as a result of buying and selling securities. Before making any investment decision, you should read the relevant risk disclosure statement and be careful in evaluating your investment objective, investment experience, financial resources and other relevant conditions to see whether you are suitable for taking part in any investment. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the relevant risk disclosure statement or the nature, risks and suitability of trading and investment.**

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