

- 7.8 現金獎賞得獎結果將於2023年10月31日在本行網站 www.publicbank.com.hk 公布。
The result of the entitlement to the Cash Prize will be announced on the Bank's website at www.publicbank.com.hk on 31 October 2023.
- 7.9 如第8條條款中所述的情況發生，合資格客戶獲得現金獎賞的資格將被自動作廢，並且不會替換現金獎賞得主。
The Cash Prize Winner's entitlement to the Cash Prize will be forfeited automatically if the event(s) stated in clause 8 occur(s) and no replacement for the Cash Prize Winner.
- 7.10 本行就任何人是否有資格獲得現金獎賞擁有全權及絕對酌情權。如本行在任何時候發現，不論在推廣期內或推廣期後，任何人提交虛假或誤導資料或未能遵守有關條款及細則，本行有權取消其參加現金獎賞及獲得現金獎賞之資格，或於存入現金獎賞後從合資格戶口扣除現金獎賞之金額而毋須另行通知，及/或採取行動以追討任何未償付的金額。
The Bank has the sole and absolute discretion in determining a person's eligibility for the Cash Prize. If the Bank discovers at any time, whether during or after the Promotion Period, that any person has submitted false or misleading information or failed to comply with relevant terms and conditions, the Bank is entitled to disqualify the person from participating in the Cash Prize and receiving the Cash Prize, or where the Cash Prize has been credited into the Eligible Account, the Bank may debit the amounts of the Cash Prize from the Eligible Account without notice and/or take such action to recover any outstanding amounts.
8. 如在本行將迎新禮遇及/或現金獎賞存入合資格戶口之前發生以下情況，合資格客戶獲得迎新禮遇及/或現金獎賞的資格將被自動作廢：
The Eligible Customer's entitlement to the Welcome Reward and/or Cash Prize will be forfeited automatically if the following events occur(s) before the Bank credits the Welcome Reward and/or Cash Prize to the Eligible Account:
- 8.1 沒有於本行持有任何合資格戶口；及/或
Does not maintain any Eligible Account with the Bank; and/or
- 8.2 終止網上理財戶口。
Terminates the Net Banking Account.
9. 因技術問題而導致合資格客戶於作出有關指示時所產生提交、延誤、遺失、傳送錯誤或任何其他事宜，本行概不負責，技術問題包括但不限於任何裝置或互聯網的網絡問題。推廣期內所有相關的日期和時間（包括但不限於參加日期和時間）將以本行電腦系統中的資料紀錄為準。
The Bank shall not be responsible for any matters arising from or in connection with the submission, delay, loss or transmission error of any instruction of the Eligible Customer due to technical issues, including but not limited to any device or internet network problems. All relevant dates and times of the Promotion (including but not limited to the date and time of participation) will be based on the information as recorded in the Bank's computer systems.
10. 所有其他適用於合資格客戶的戶口和交易之條款及細則將繼續適用，如有任何差異，就此推廣而言，以本條款及細則為準。
All other terms and conditions governing the Eligible Customer's accounts and transactions shall continue to apply and where there is any discrepancy, these terms and conditions shall prevail insofar as the Promotion is concerned.
11. 本行有權隨時修訂、暫停或終止此推廣及更改其條款及細則，而毋須另行通知。如有任何爭議，本行對此推廣之所有事宜均有最終決定權，並對所有相關人士具約束力。
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. In case of any dispute, the decision of the Bank on all matters relating to the Promotion shall be final and binding all parties concerned.
12. 除客戶及本行（包括其繼承人及受讓人）外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
No person other than the customer and the Bank (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
13. 本條款及細則受香港特別行政區之法律所規管及解釋。
These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.
14. 本條款及細則的中、英文版本如有任何歧異，概以英文版本為準。
In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

風險聲明 Risk Disclosure:

外幣的價值須承受因匯率波動而產生的風險。倘若客戶選擇將外幣兌換為港幣或其他貨幣，可能會因外幣匯率之變動而蒙受本金損失。

The value of foreign currency will be subject to the risk of exchange rate fluctuation. Customer may suffer loss in principal due to the exchange rate fluctuation if he/she chooses to convert foreign currency to Hong Kong Dollar or other currencies.

由大眾銀行（香港）有限公司刊發 Issued by Public Bank (Hong Kong) Limited

PBHK Digi 推廣 Promotion



屏幕內容只供參考之用
The screen content is for reference only

下載並登入
Download and log on to **PBHK Digi**

探索更多優惠！
to discover more privileges!

迎新禮遇
Welcome Reward of **HK\$ 50⁴** + **現金獎賞高達**
Cash Prize up to **HK\$ 6,888⁷**

額外港元定期存款年利率
Additional HKD Time Deposit Rate of **0.30%p.a.⁵**

進行外幣兌換交易尊享
Conduct Foreign Exchange Transaction to Enjoy **30 點子折扣優惠⁶**
pips Discount⁶



大眾銀行（香港）
PUBLIC BANK (HONG KONG)

顧客熱線
Customer Hotline

8107 0818

www.publicbank.com.hk

條款及細則 Terms and Conditions:

1. PBHK Digi 推廣 (「此推廣」) 由即日起至2023年9月30日止 (包括首尾兩天) (「推廣期」)。
- The PBHK Digi Promotion (the "Promotion") starts from now to 30 Sep 2023 (both dates inclusive) (the "Promotion Period").
2. 客戶須符合以下各項優惠的要求，方可享有此推廣下之優惠1 - HK\$50迎新禮遇、優惠2 - 港元定期存款利率優惠、優惠3 - 外匯優惠利率及優惠4 - 現金獎賞。
- Customers should fulfil the following requirements of each privilege to enjoy Privilege 1 – Welcome Reward of HK\$50, Privilege 2 – Preferential Rates for HKD Time Deposit Placement, Privilege 3 – Favourable Rates for Foreign Exchange and Privilege 4 – Cash Prize under the Promotion.
3. 此推廣並不適用於大眾銀行 (香港) 有限公司 (「本行」) 之員工。
- The Promotion is not applicable to staff of Public Bank (Hong Kong) Limited (the "Bank").
4. 優惠1 - HK\$50迎新禮遇
- Privilege 1 – Welcome Reward of HK\$50
- 4.1 全新或現有個人網上理財客戶於推廣期內成功下載、註冊並完成本行PBHK Digi應用程式 (「PBHK Digi」) 之裝置綁定程序 (「合資格客戶」) 可獲得HK\$50迎新禮遇 (「迎新禮遇」)。
- New or existing sole personal Net Banking customer who successfully downloads, registers and completes the device binding procedure of the Bank's PBHK Digi Mobile Application ("PBHK Digi") during the Promotion Period (the "Eligible Customer") will be entitled to a welcome reward of HK\$50 (the "Welcome Reward").
- 4.2 每位合資格客戶於推廣期內只可獲得迎新禮遇一次。
- Each Eligible Customer is entitled to the Welcome Reward once only throughout the Promotion Period.
- 4.3 迎新禮遇名額有限，先到先得，送完即止。
- The Welcome Reward is limited in quota and available on first-come-first-serve basis.
- 4.4 迎新禮遇將於合資格客戶符合第4.1條條款後，於下一個月的15號 (「付款日」) 存入合資格戶口內。如付款日當天並非營業日，迎新禮遇將於付款日前一個營業日存入合資格戶口內。
- The Welcome Reward will be credited to the Eligible Account on the 15th of succeeding month after the month the Eligible Customer fulfils clause 4.1 (the "Payment Date"). If the Payment Date falls on a non-business day, the Welcome Reward will be credited to the Eligible Account on the previous business day before the Payment Date.
- 4.5 「合資格戶口」為合資格客戶於本行以其名義持有之任何港元個戶。往來或儲蓄戶口，而該戶口必須在過去12個月內載有由合資格客戶所進行之交易。
- "Eligible Account" refers to any HKD sole personal current or savings account in the name of the Eligible Customer maintained with the Bank, and there must be transactions performed by the Eligible Customer in the said account for the past 12 months.
5. 優惠2 - 港元定期存款利率優惠
- Privilege 2 – Preferential Rates for HKD Time Deposit Placement
- 5.1 合資格客戶於推廣期內透過PBHK Digi以合資格新資金金額HK\$10,000或以上於做3個月或6個月港元定期存款 (「定期存款」)，可於相關定期存款期及金額之港元定期存款掛牌息率上尊享額外定期利率 0.30%。
- The Eligible Customer who places a 3-month or 6-month HKD time deposit with the Eligible New Fund Amount of HK\$10,000 or above via PBHK Digi during the Promotion Period (the "Time Deposit") will be entitled to additional time deposit rate of 0.30% p.a. on top of the board rate of HKD time deposit of respective deposit period and amount.
- 5.2 「合資格新資金金額」為存入新資金當日敘做港元定期存款時之總賬面結餘與存入新資金當日前30個曆日之總賬面結餘對比所增加之金額。由合資格客戶持有的港元儲蓄、往來及定期存款之戶口之賬面結餘均會被計算在合資格新資金金額內。如有任何爭議，本行保留對合資格新資金金額定義的最終決定權。
- "Eligible New Fund Amount" refers to the net increase between the total ledger balance at the time of placing the Time Deposit on the deposit date of the new funds and the total ledger balance as at 30 calendar days before the deposit date of the new funds. The ledger balance of savings, current and time deposit accounts in HKD in the name of the Eligible Customer will be counted towards the calculation of the Eligible New Fund Amount. The Bank reserves the right of final decision should there be any dispute in the definition of Eligible New Fund Amount.
- 5.3 每位合資格客戶於推廣期內累積的定期存款金額上限為HK\$30,000,000。若定期存款的累積金額超過上限金額，利率將以3個月或6個月之港元定期存款掛牌息率計算。
- The Time Deposit is subject to a maximum amount of HK\$30,000,000 per Eligible Customer during the Promotion Period on an accumulated basis. 3-month or 6-month HKD time deposit board rate will be applied if the accumulated amount of the Time Deposit exceeds the maximum amount.
- 5.4 若合資格客戶續存定期存款，利率將以相關定期存款期及金額之港元定期存款掛牌息率計算。The board rate of HKD time deposit of respective deposit period and amount will be applied if the Eligible Customer renews the Time Deposit.
- 5.5 利息將以港幣累計，並由定期存款之敘做日期開始，以定期存款期的實際日數 (到期日不計算在內) 及本行所釐定之相關利率計算。利息以365日為每年基礎並以單利息基準計算。
- Interest will be accrued in HKD based on the actual number of days of the deposit period(s) (excluding the maturity date of each deposit period) commencing from the placement date of the Time Deposit and the respective interest rates quoted by the Bank. Interest will be calculated on a simple and 365-day annual basis.
- 5.6 定期存款到期時的本金和所賺取之利息將按合資格客戶最後的到期指示處理。The principal and interest earned upon maturity of the Time Deposit will be handled according to the last maturity instruction made by the Eligible Customer.
- 5.7 除非獲得本行許可，合資格客戶不可於定期存款到期日以外提前結清定期存款。如合資格客戶獲准於其到期日以外提前結清定期存款，本行將向合資格客戶收取提前結清成本。詳情請與本行職員聯絡。
- Early uplift of the Time Deposit by the Eligible Customer other than the maturity date of the Time Deposit is subject to the Bank's discretion. If the Eligible Customer is allowed to uplift the Time Deposit other than the maturity date of the Time Deposit, the Bank will charge a pre-mature uplift cost to the Eligible Customer. For details, please contact the Bank's staff.
- 5.8 定期存款之存款資料均由本行刊發的相關定期存款證明書及/或於PBHK Digi的定期存款確認頁面上所列之存款資料為準；並受本行之「賬戶章則」及其補編附錄約束。
- The deposit information of time deposit in the relevant Time Deposit Confirmation issued by the Bank and/or on the New Deposit Acknowledgement page provided in PBHK Digi shall be final and conclusive and subject to the Bank's "Rules for Account Holder" & its Supplement(s).

- 5.9 透過PBHK Digi敘做港幣定期存款的服務時間為星期一至五上午9時至下午7時及星期六上午9時至下午2時 (公眾假期除外)。
- The service hours for time deposit placement for HKD via PBHK Digi is from 9 a.m. to 7 p.m. for Monday to Friday and 9 a.m. to 2 p.m. for Saturday (excluding public holidays).
6. 優惠3 - 外匯優惠利率
- Privilege 3 – Favourable Rates for Foreign Exchange
- 6.1 合資格客戶於推廣期內透過PBHK Digi將港元兌換成任何指定貨幣或將任何指定貨幣兌換成港元，均可於電匯兌換價享30點子折扣優惠 (「折扣優惠」)。指定貨幣包括美元、澳元、紐西蘭元、加元、英鎊及歐羅。例子，如港元兌美元的銀行賣出價為7.8575，合資格客戶透過PBHK Digi可以7.8545將港元兌換為美元 (即7.8575扣減30點子折扣優惠)。上述匯率僅供參考。
- The Eligible Customer who converts HKD to any designated currencies or vice versa via PBHK Digi during the Promotion Period will be entitled to 30 pips discount (the "Discount") on telegraphic transfer exchange rate. The designated currencies include USD, AUD, NZD, CAD, GBP and EUR. For example, if the original bank sell rate of HKD to USD is 7.8575, the Eligible Customer can convert HKD to USD at 7.8545 (i.e. 30 pips discount on 7.8575) via PBHK Digi. The exchange rates as mentioned above are indicative and for reference only.
- 6.2 電匯兌換價會根據市場利率、貨幣匯率及其他因素的波動而不時調整。
- The telegraphic transfer exchange rate is subject to review according to fluctuations on market interest rates, currency rates and other factors from time to time.
- 6.3 本行保留權利隨時更改優惠3所提供的折扣優惠，恕不另行通知。
- The Bank reserves the right to change the Discount under Privilege 3 at any time without prior notice.
- 6.4 透過PBHK Digi進行外幣兌換交易的服務時間為星期一至五上午9時至下午5時 (公眾假期除外)。
- The service hours for conducting foreign exchange transaction via PBHK Digi is from 9 a.m. to 5 p.m. for Monday to Friday (excluding public holidays).

7. 優惠4 - 現金獎賞

Privilege 4 – Cash Prize

- 7.1 合資格客戶於推廣期內成功透過PBHK Digi完成以下合資格交易，將賺取特定積分，有機會獲得第7.3條條款所列的現金獎賞：
- The Eligible Customer who successfully completes the following Eligible Transactions via PBHK Digi during the Promotion Period will earn the designated number of points for a chance to win the Cash Prize as stipulated in clause 7.3:

合資格交易 Eligible Transactions	積分 Number of Points
成功下載、註冊並完成PBHK Digi之裝置綁定程序 (推廣期內僅限一次) Successfully download, register and complete the device binding procedure of PBHK Digi (Only eligible for once during the Promotion Period)	10積分 10 points
成功透過PBHK Digi進行最低交易金額為HK\$1,000或等值之外幣兌換交易 Successfully conduct foreign exchange transaction via PBHK Digi with minimum transaction amount of HK\$1,000 or equivalent	每筆交易10積分 10 points per transaction
成功透過PBHK Digi敘做最低存款額為HK\$10,000之港元定期存款 Successfully place a HKD time deposit via PBHK Digi with minimum deposit amount of HK\$10,000	每筆交易50積分 50 points per transaction

- 7.2 在推廣期內獲得最高分数的合資格客戶將獲得頭獎，其後獲得第二高积分的合資格客戶將獲得二獎，如此類推 (合稱為「現金獎賞得主」)。
- The Eligible Customer with the highest number of points earned during the Promotion Period will be entitled to the First Prize, followed by the Eligible Customer with the second highest number of points earned will be entitled to the Second Prize and so on (collectively, the "Cash Prize Winners").

7.3 現金獎賞如下：

The Cash Prize are as follows:

獎賞 Prize	現金獎賞 Cash Prize	獲獎者人數 No. of Winner
頭獎 First	HK\$6,888	1
二獎 Second	HK\$3,888	1
三獎 Third	HK\$1,888	1
安慰獎 Consolation	HK\$388	25

- 7.4 每位合資格客戶於推廣期內所賺取的積分，將在其成功下載、註冊並完成PBHK Digi之裝置綁定程序後由本行自動計算。
- The number of points earned by each Eligible Customer during the Promotion Period will be calculated automatically by the Bank after he/she has successfully downloaded, registered and completed the device binding procedure of PBHK Digi.
- 7.5 於優惠4下所賺取的積分均不可轉讓。
- The points earned under Privilege 4 are non-transferrable.
- 7.6 如多於一名合資格客戶賺取相同積分，於推廣期內最早完成最後一筆合資格交易的合資格客戶為獲獎者。
- If more than one Eligible Customers have the same number of points earned, the Eligible Customer who completes the last Eligible Transaction earlier during the Promotion Period will be the winner.
- 7.7 現金獎賞將於推廣期結束後之 2 個月內存入現金獎賞得主的合資格戶口內。
- The Cash Prize will be credited to the Cash Prize Winners' Eligible Account within 2 months after the end of the Promotion Period.