

Share Margin Financing Promotion

Eligible Period	Promotion Privileges	Promotion Features
1 st to 12 th Trading Month	Preferential Margin Interest Rate is as low as the Bank's HKD Prime Rate – 0.5% p.a.^(4.1)	Up to 60% of the market value of the Marginable Stock ⁽⁵⁾
1 st to 3 rd Calendar Month	Eligible customers can enjoy an additional interest rebate of up to HKD \$2,750^(4.2)	Interest rebate will be credited to settlement account of the Eligible Customer ^(4.2)

Terms and Conditions

- Unless otherwise specified, capitalized terms used herein shall have the same meaning ascribed to them in the Securities Services Agreement.
- The Share Margin Financing Promotion (the “**Promotion**”) starts from 2 July 2025 to 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
- “**Eligible Customer**” refers to an individual who:
 - Is Hong Kong Permanent Resident with a Hong Kong address (including residential address and corresponding address); and
 - Did not maintain any individual or joint Cash or Margin Securities Account with Public Bank (Hong Kong) Limited (the “**Bank**”) upon Margin Securities Account opening according to the Bank's record; or
 - Is the Bank's existing customer who maintains Cash Securities Account and fulfills the following criteria:
 - Has conducted securities transaction between 2 July 2022 and 30 June 2025; and
 - The market value of the securities maintained in the Securities Account is not less than HK\$50,000 or its equivalent when applying the Margin Facility; and
 - Does not have any unsatisfactory margin call records with the Bank.
- Promotion Privileges (Code: MFP2025Q3)
 - Preferential Margin Interest Rate**
 - The Eligible Customer who fulfills the following requirements during the Promotion Period can enjoy the interest rate for the Margin Loan as low as the Bank's Prime Rate minus 0.5% p.a. (the “**Preferential Margin Interest Rate**”) during 1st to 12th Trading Month (the “**Eligible Period**”):
 - Successfully opens a Margin Securities Account with the Bank (the “**New Margin Securities Account**”); and
 - Sets Hong Kong Dollar current account maintained with or newly opened at the Bank as the Settlement Account of the New Margin Securities Account; and
 - Joins the Promotion and signs the Bank's relevant document to acknowledge receipt of the terms and conditions of the Promotion; and
 - Successfully applies for the Margin Facility at the Bank.
 - “**Trading Month**” is a period of a month counting from the Effective Date of the New Securities Margin Account. For the avoidance of doubt, different Trading Month may have different trading days. If the Effective Date is 2 July 2025, 1st Trading Month will be from 2 July 2025 to 1 August 2025, 2nd Trading Month will be from 2 August 2025 to 1 September 2025, etc.
 - “**Effective Date**” refers to the Bank's approval date of the application for the New Margin Securities Account, but not the date of the application when the customer signs and submits the relevant documents to the Bank.
 - The Preferential Margin Interest Rate is quoted for reference only and the actual Margin Interest Rate is subject to the Bank's final approval. The Bank's HKD Prime Rate as at 20 June 2025 is 5.50% p.a. Please refer to the latest Prime Rate published by the Bank from time to time.
 - Margin Trading Interest Rebate**
 - The Eligible Customer who fulfills the following requirements during the Promotion Period can enjoy the interest rebate up to HK\$

2,750 (the “**Margin Trading Interest Rebate**”) as stipulated in Clause 4.2.2:

- i) Successfully opens the New Margin Securities Account; and
- ii) Sets Hong Kong Dollar current account maintained with or newly opened at the Bank as the Settlement Account of the New Margin Securities Account; and
- iii) Joins the Promotion and signs the Bank’s relevant document to acknowledge receipt of the terms and conditions of the Promotion; and
- iv) Successfully applies for the Margin Facility at the Bank.

4.2.2. The calculation method for the Margin Trading Interest Rebate is as follows:

Total interest on Margin Transactions paid by the customer during 1 st to 3 rd Calendar Month	Margin Trading Interest Rebate
HK\$ 1,000 to HK\$ 5,000	HK\$ 200
Above HK\$ 5,000 to HK\$ 10,000	HK\$ 1,250
Above HK\$ 10,000	HK\$ 2,750

4.2.3. “**1st Calendar Month**” is a period counting from the Effective Date of the New Securities Margin Account to the end of same month. “**2nd Calendar Month**” refers to the following month of the 1st Calendar Month, etc. For the avoidance of doubt, different Calendar Month may have different trading days. If the Effective Date is 25 July 2025, 1st Calendar month will be from 25 July 2025 to 31 July 2025, the second Calendar Month will be from 1 August 2025 to 30 August 2025, etc.

4.2.4. The Margin Trading Interest Rebate will be credited to settlement account of the Eligible during June 2026. The Eligible Customer must still maintain valid New Margin Securities Account and Settlement Account in normal status (e.g. the accounts are not frozen) on the payment date. Otherwise, the relevant Margin Trading Interest Rebate will be forfeited automatically.

5. The Margin Facility is a standby credit facility secured by the Marginable Stock as collateral for the purpose of securities trading by a customer in the Margin Securities Account. The Margin Lending Ratio (the “**Margin Ratio**”) is up to 60% of the market value of the Marginable Stock. Different Margin Ratios apply to different Marginable Stock. For details of the Marginal Stocks and the respective Margin Ratios, please refer to the Shares Grading List published at the Bank’s website at www.publicbank.com.hk or contact the Bank’s staff.
6. The Bank reserves the right to revise the Margin Interest Rate, the Marginable Stock and the Margin Ratio from time to time without prior notice.
7. The Margin Facility and the Margin Interest Rate after the Eligible Period will be subject to the Bank’s review at its absolute discretion.
8. 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 the Promotion to any customer without giving any reason. In case of any disputes, the decision of the Bank on all matters relating to the Promotion shall be final and binding all parties concerned.
9. No person other than the customer and the Bank 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.
10. The Bank may at any time demand immediate payment of all Margin Loans, whether principal, interest or otherwise, then due and owing from the customer, cancel the Margin Facility or vary the facility limit thereof. Furthermore, the Bank may, at any time in its discretion without giving any reason therefor, refuse to advance any Margin Loan to the Customer nor to effect any Margin Transaction for the customer notwithstanding that the facility limit applicable for the time being has not been reached.
11. Interest on the Margin Loan shall be computed on the basis of a 365-day year for Hong Kong Dollars and shall accrue from day to day and on the daily aggregate principal outstanding amount whereof at such rate as the Bank may from time to time prescribe in its discretion and accepted by the customer in its application for the Margin Facility. The Bank shall be entitled to change the prescribed interest rates at any relevant time and any variation thereof shall take effect and be binding on the customer after the Bank has given prior notice to the customer.
12. Customers should always monitor the position of their Margin Securities Account. If there is a margin call, customers have the responsibility to pay the amount of the margin call promptly.
13. The Promotion can be used in conjunction with the Bank’s other Securities Trading Promotion. For details, please refer to terms and conditions of other Securities Trading Promotion at the Bank’s website at www.publicbank.com.hk or contact the Bank’s staff.
14. All the terms and conditions listed above are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.
15. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

Risk Disclosure:

The following risk disclosure statements cannot disclose all the risks involved.

You should not rely on this information alone to make any investment decision. 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.

Risk Disclosure of Securities Trading:

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.

Risk Disclosure of Share Margin Financing:

The risk of loss in financing a transaction by deposit of collateral is significant. The Customer may sustain losses in excess of its cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as “stop-loss” or “stop-limit” orders. The Customer may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, the Customer’s collateral may be liquidated without its consent. Moreover, the Customer will remain liable for any resulting deficit in its account and interest charged on its account. The Customer should therefore carefully consider whether such a financing arrangement is suitable in light of its own financial position and investment objectives.

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