

儲蓄/往來戶口

Savings and Current Accounts

靈活理財 累積財富

Manage Your Wealth Flexibly and
Grow Your Wealth



「高息」儲蓄戶口

Maxi-Interest Savings Account

享特惠存款年利率¹
Enjoy Preferential Savings Interest Rate¹

「生息」往來戶口

Interest-Bearing Current Account

融合儲蓄及支票功能，配合財務需要¹
Combined Features of Savings and Cheque
to Fit Your Financial Needs¹

同時開立兩種戶口，理財更靈活方便
Open Both Accounts to
Manage Your Wealth Flexibly

另設港元/外幣定期存款服務，
賺取更高利息回報²
Place HKD / Foreign Currencies Time Deposit
to Earn Higher Interest²

 大眾銀行(香港)
PUBLIC BANK (HONG KONG)

www.publicbank.com.hk

顧客熱線

8107 0818

註：
Remarks：

1. 「高息」儲蓄戶口或「生息」往來戶口(「戶口」)之每個級別的存款額將享有其個別的儲蓄或存款年利率(「年利率」)。根據戶口之每日結算淨額，日息將按每個存款級別當時適用之年利率以365日為每年基礎及單利息基準計算，惟戶口之每日結算淨額必須超過或等於大眾銀行(香港)有限公司(「本行」)不時訂定的生息款額。然而若當日於此戶口之每日結算淨額不足該生息款額，此戶口則不能享有當日利息。所有應計日息會累積至每月月底並於翌月第1個工作天入賬。
Under Maxi-Interest Savings Account or Interest-Bearing Current Account (the "Account"), respective savings or deposit interest rate(s) (% p.a.) ("Interest Rate") will be applied to corresponding range(s) of Deposit Amount Tier. Daily interest will be calculated and accrued on a simple basis based on the applicable Interest Rate (% p.a.) for corresponding Deposit Amount Tier(s) on a 365-day annual basis, subject to the daily closing balance must exceed or be equal to the interest bearing threshold determined by Public Bank (Hong Kong) Limited (the "Bank") from time to time. No daily interest shall be accrued to the Account in the event that the daily closing balance falls below such interest bearing threshold. Daily interest shall be accrued to the end of each month and credited into the Account on the first business day of the subsequent month.
2. 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.
3. 上述優惠須受相關條款及細則約束。詳情請向本行職員查詢。
The above promotion is bound by relevant terms and conditions. For details, please contact the Bank staff.
4. 本行有權隨時修訂、暫停或終止任何優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
The Bank reserves the right to modify, suspend or terminate the promotion and amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
5. 本文件的中、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 this document, the English version shall apply and prevail.

由大眾銀行(香港)有限公司刊發
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PUBLIC BANK (HONG KONG)

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Customer Hotline

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