

人民幣服務推廣 – 條款及細則

RMB Service Promotion – Terms and Conditions

1. 人民幣服務推廣(「此推廣」)之推廣期由 2026 年 10 月 22 日起至 2027 年 1 月 31 日止(包括首尾兩天)(「推廣期」)。
The promotion period of RMB Service Promotion (the “Promotion”) is from 22 October 2026 to 31 January 2027 (both dates inclusive) (the “Promotion Period”).
2. 此推廣只適用於大眾銀行(香港)有限公司(「本行」)之企業客戶(「合資格客戶」)。
The Promotion is applicable to the corporate customers of Public Bank (Hong Kong) Limited (the “Bank”) only (the “Eligible Customer”).
3. 除非本行另有規定，此推廣之優惠可與本行提供的其他推廣或計劃同時使用。
Unless otherwise specified by the Bank, the privileges of the Promotion can be used in conjunction with other promotion provided by the Bank.
4. **人民幣兌換優惠匯率 Special Exchange Rate for RMB**
 - 4.1 合資格客戶於推廣期內經本行任何一間分行，以單筆港元兌換人民幣等值 HK\$500,000 或以上，即可享人民幣電匯兌換價(每 100) 減 0.100 之優惠匯率。
The Eligible Customer, who converts HKD to RMB equivalent to HK\$500,000 or above in a single transaction via any branches of the Bank during the Promotion Period, will be entitled to a special rate at a discount of 0.100 from the RMB telegraphic transfer rate (per 100).
 - 4.2 本行會根據市場利率、貨幣匯率及其他因素的波動而不時調整電匯兌換價。
The telegraphic transfer rate is subject to the Bank's review according to fluctuations on market interest rates, currency rates and other factors from time to time.
5. **全年旅遊保險獎賞 Annual Travel Insurance Reward**
 - 5.1 合資格客戶符合以下要求可享 HK\$400 全年旅遊保險保費回贈(「全年旅遊保險獎賞」):
The Eligible Customer, who fulfils the following conditions, will be entitled to HK\$400 annual travel insurance premium refund (the “Annual Travel Insurance Reward”):
 - (i) 符合第 4.1 條條款之要求；及
Fulfils the condition as per Clause 4.1; and
 - (ii) 於推廣期內，透過本行以推廣碼「PBMPD」經網上成功購買藍十字(亞太)保險有限公司(「藍十字」)之個人旅遊寶環球千足金計劃或環球藍鑽石計劃之全年保障計劃(「全年旅遊保險」)並繳付保費。
Successfully purchases Annual Cover Plan of TravelSafe Plus Global Gold Plan or Global Diamond Plan of Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) for individual (“Annual Travel Insurance”) online using the promo code “PBMPD” through the Bank and pays the premium during the Promotion Period.
 - 5.2 合資格客戶購買全年旅遊保險時，保單上的投保人姓名必須與合資格客戶之董事、主要股東、獨資東主或合夥人(「投保人」)的姓名相同，並與其在本行登記之姓名相符，否則全年旅遊保險獎賞將被自動作廢。
At the time of purchasing the Annual Travel Insurance, the name of the policyholder of the insurance policy must be the same as the director, major shareholder, sole proprietor or partner of the Eligible Customer (the “Policyholder”), and the name matches the Bank's record. Otherwise, the Annual Travel Insurance Reward will be forfeited automatically.
 - 5.3 每位合資格客戶只可享全年旅遊保險獎賞 1 次。全年旅遊保險獎賞將於推廣期結束後的翌月月底存入投保人於本行之港元往來或儲蓄戶口(「港元戶口」)內。
Each Eligible Customer can only enjoy the Annual Travel Insurance Reward once. The Annual Travel Insurance Reward will be credited to the HKD current or savings account (the “CASA”) of the Policyholder maintained at the Bank at the end of the succeeding month after the Promotion Period.

5.4 相關投保人須於全年旅遊保險獎賞發放日必須仍然持有本行之港元戶口，否則獎賞將被自動作廢。

Relevant Policyholder must maintain the Bank's CASA on the payment date of the Annual Travel Insurance Reward. Otherwise, the reward will be forfeited automatically.

6. 藍十字為上述一般保險產品的發行及承保人，並會負責按保單條款提供保險保障以及處理索償申請。藍十字已獲保險業監管局授權及受其監管於香港經營一般保險業務。本行為分銷商，並非上述一般保險產品之發行人。本行已於保險業監管局登記為持牌保險代理機構，是藍十字之委任保險代理人。

The above general insurance product(s) is/are issued and underwritten by Blue Cross, and will be responsible for providing insurance coverage and handling claims under their respective policies. Blue Cross is authorized and regulated by the Insurance Authority to carry out general insurance business in Hong Kong. The Bank is the distributor but not the issuer of the above general insurance product(s). The Bank, being registered with the Insurance Authority as a licensed insurance agency, is an appointed insurance agent by Blue Cross.

7. 藍十字因應客戶於申請時提供的資料，保留權利接受或拒絕任何投保申請。

Blue Cross reserves the right to accept or reject any application based on the information provided by the customer during the application.

8. 就本行與投保人之間因銷售過程或處理有關交易而產生的合資格爭議(「合資格的爭議」之定義載於金融糾紛調解計劃的金融糾紛調解的中心職權範圍，而此中心職權範圍可於金融糾紛調解中心的有關官方網頁 <http://www.fdr.org.hk> 細閱)。本行須與投保人進行金融糾紛調解計劃程序。如若爭議是由上述保險計劃的合約條款引起，投保人須直接與相關保險公司解決。

In respect of an eligible dispute, as defined in the Terms of Reference for the Financial Dispute Resolution Centre ("FDRC") in relation to the Financial Dispute Resolution Scheme (please refer to the official website of the FDRC <http://www.fdr.org.hk> for details), arising between our Bank and the applicant of the insurance plan above out of selling process or processing of the related transaction, our Bank is required to enter into a Financial Dispute Resolution Scheme process with the applicant. However, any dispute over the contractual terms of the insurance plan above should be resolved between directly between relevant insurance company and the applicant.

9. 若港元戶口被終止運作、結束或停止使用，則由港元戶口被終止運作、結束或停止之生效日當天(或按本行絕對酌情權所釐定之其他任何日子)起，客戶將即時不再符合資格享有優惠。

If the CASA is suspended, terminated or ceased, from the effective date of such suspension, termination or cessation (or any other date which the Bank may specify at its sole and absolute discretion), the customer will not be entitled to the promotional offers immediately.

10. 因技術問題而導致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(包括但不限於交易的日期和時間)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 customer due to technical issues, including but not limited to any device or internet network problems. All relevant dates and times of the Promotion Period (including but not limited to the date and time of transaction) will be based on the information as recorded in the Bank's computer systems.

11. 所有其他適用於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 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.

12. 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 on all parties concerned.

13. 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.

14. 上述之條款及細則均受香港特別行政區之法律所規管及闡釋。

These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

15. 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.

人民幣現時並非自由兌換之貨幣。客戶兌換人民幣時須視乎相關監管機構不時作出的規定及/或本行的安排而有所限制。

RMB is currently not freely convertible currency. Conversion of RMB for customer is subject to the requirements specified by relevant authorities from time to time and/or the Bank's arrangement.

大眾銀行(香港)有限公司

Public Bank (Hong Kong) Limited