

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.

7. 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.
8. 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.
9. 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.
10. 本條款及細則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.
11. 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

大眾銀行(香港) 數碼銀行推廣 PBHK Digital Banking Promotion



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

選用數碼銀行服務 Choose to use digital banking services

輕鬆理財，更享額外優惠！ for easy financial management with extra privileges!

現金獎賞高達
Cash Reward up to

HK\$ 50²

額外港元定期存款年利率
Additional HKD Time Deposit Rate of

0.20%³p.a.

進行外幣兌換交易尊享
Conduct Foreign Exchange
Transaction to Enjoy

指定折扣優惠⁴
Designated Discount⁴



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:

- 客戶須符合以下各項優惠的要求，方可享有數碼銀行推廣（「此推廣」）下之優惠1 – 高達HK\$50現金獎賞、優惠2 – 港元定期存款利率優惠及優惠3 – 外幣兌換優惠利率。
Customers should fulfil the following requirements of each privilege to enjoy Privilege 1 – Cash Reward up to HK\$50, Privilege 2 – Preferential Rates for HKD Time Deposit Placement and Privilege 3 – Favourable Rates for Foreign Exchange under the Digital Banking Promotion (the “Promotion”).
- 優惠1 – 高達HK\$50現金獎賞
Privilege 1 – Cash Reward up to HK\$50
 - 全新或現有個人網上理財客戶（「合資格客戶」）（不包括大眾銀行（香港）有限公司（「本行」）之員工）於推廣期內完成以下要求，可獲高達HK\$50現金獎賞（「現金獎賞」）。
New or existing sole personal Net Banking customer (the “Eligible Customer”), excluding the staff of Public Bank (Hong Kong) Limited (the “Bank”), who fulfilled the following requirements during the promotion period will be entitled to a cash reward up to HK\$50 (the “Cash Reward”).
 - 首次成功下載、註冊並完成本行PBHK Digi應用程式（「PBHK Digi」）之裝置綁定程序，可獲得HK\$25現金獎賞（「Digi現金獎賞」）。
Successfully downloads, registers and completes the device binding procedure of the Bank’s mobile application, PBHK Digi (“PBHK Digi”) for the first time, will be entitled to a Cash Reward of HK\$25 (the “Digi Cash Reward”).
 - 首次成功透過網上理財登記所有可供登記的電子結單及/或電子通知書（「電子服務」），並維持訂閱狀態至現金獎賞付款日，可獲得HK\$25現金獎賞（「電子服務現金獎賞」）。
Successfully subscribes all available e-Statement and/or e-Advice (“e-Services”) via Net Banking for the first time and maintain the subscription status till the Payment Date, will be entitled to a Cash Reward of HK\$25 (the “e-Services Cash Reward”).
 - 每位成功完成第2.1.1及/或2.1.2條條款的合資格客戶，於推廣期內只可獲得Digi現金獎賞及/或電子服務現金獎賞一次。
Each Eligible Customer who successfully fulfils clause 2.1.1 and/or 2.1.2, is entitled to the Digi Cash Reward and/or e-Services Cash Reward once only throughout the Promotion Period.
 - 現金獎賞名額有限，先到先得，送完即止。
The Cash Reward is limited in quota and available on first-come-first-serve basis.
 - 現金獎賞將於2024年5月14日（「付款日」）存入合資格戶口內。
The Cash Reward will be credited to the Eligible Account on 14 May 2024 (the “Payment Date”).
 - 「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人往來或儲蓄戶口，及必須在12個月內由合資格客戶在該戶口進行交易。
“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.
- 優惠2 – 港元定期存款利率優惠
Privilege 2 – Preferential Rates for HKD Time Deposit Placement
 - 合資格客戶於推廣期內透過PBHK Digi以HK\$10,000或以上做3個月、6個月或12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享額外定期利率0.20%。
The Eligible Customer who places a 3-month, 6-month or 12-month HKD time deposit with deposit 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 0.20% p.a. on top of the board rate of HKD time deposit of respective deposit period and amount.
 - 透過PBHK Digi做定期存款的每日上限為HK\$3,000,000，而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、6個月或12個月之港元定期存款掛牌息率計算。
The maximum amount of Time Deposit Placement via PBHK Digi is HK\$3,000,000 per day. 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, 6-month or 12-month HKD time deposit board rate will be applied if the accumulated amount of the Time Deposit exceeds the maximum amount.
 - 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.
 - 利息將以港幣累計，並由定期存款之做做日期開始，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.

- 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.
- 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.
- 定期存款之存款資料均由本行刊發之相關定期存款證明書及/或以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 of Account Holder” & its Supplement(s).
- 透過PBHK Digi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).
- 優惠3 – 外幣兌換優惠利率
Privilege 3 – Favourable Rates for Foreign Exchange
 - 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，均可於電匯兌換優惠享指定折扣優惠（「折扣優惠」）。指定貨幣包括美元、澳元、紐西蘭元、加元、英鎊、歐羅、日圓及人民幣。指定折扣優惠可參考下表：
The Eligible Customer who converts HKD to any designated currencies or vice versa via PBHK Digi during the Promotion Period will be entitled to the designated discount (the “Discount”) on telegraphic transfer exchange rate. The designated currencies include USD, AUD, NZD, CAD, GBP, EUR, JPY and RMB. Please refer to the table below for designated Discount:

貨幣 Currency	外幣兌換價折扣優惠 Foreign Exchange Rate Discount	
	買入 (電匯) Bank Buy (TT)	賣出 (電匯) Bank Sell (TT)
美元/ 澳元/ 紐西蘭元/ 加元/ 英鎊/ 歐羅 USD/ AUD/ NZD/ CAD/ GBP/ EUR	+0.002	-0.002
日圓 (每100) JPY (per 100)	+0.002	-0.002
人民幣 (每100) RMB (per 100)	+0.200	-0.200

- 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.
- 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.
- 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 holidays).
- 如在本行將現金獎賞存入合資格戶口之前發生以下情況，合資格客戶獲得現金獎賞的資格將被自動作廢：
The Eligible Customer’s entitlement to the Cash Reward will be forfeited automatically if the following events occur(s) before the Bank credits the Cash Reward to the Eligible Account:
 - 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
 - 終止網上理財戶口。
Terminates the Net Banking Account.
- 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。