

7.3.2 每位受薦人於推廣期內只可享有一次推薦獎賞。

Each Referee can enjoy the Referral Reward once during the Promotion Period.

7.3.3 受薦人開立高息戶口時須提交已由推薦人及受薦人填寫及簽署的「大眾銀行(香港)有限公司－高息戶口現金獎賞推廣之推薦表格」。

The Referee is required to submit the "Public Bank (Hong Kong) Limited – Referral Form of MISA Cash Reward Promotion" which has been completed and signed by both Referrer and Referee upon opening of MISA.

7.4 推薦獎賞將於受薦人的高息戶口開戶當日之下一個曆月月底存入推薦人及受薦人於本行持有之高息戶口內。

The Referral Reward will be credited to the MISA of both the Referrer and Referee maintained with the Bank at the end of succeeding month of the account opening date of Referee's MISA.

8. 合資格客戶、推薦人或受薦人於現金回贈/獎賞入數當日必須仍然持有本行之高息戶口，否則相關之現金回贈/獎賞將被自動作廢。

The Eligible Customer, Referrer or Referee must maintain the MISA with the Bank on the cash rebate/reward crediting date(s), otherwise the respective cash rebate/reward will be forfeited automatically.

9. 高息戶口以現行之存款息率、優惠、服務收費及賬戶章則和條款及細則作準。

Existing deposit rates, benefits, service charges, Rules for Account Holder and terms and conditions of the MISA shall prevail.

10. 若高息戶口被暫時終止運作、結束或停止使用，則由該高息戶口被暫時終止運作、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，合資格客戶將即時不再符合資格享有優惠。

If the MISA 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 Eligible Customer will not be entitled to the Privileges immediately.

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 on 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. 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.

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

高息戶口現金獎賞推廣 MISA Cash Reward Promotion

助您累積財富 成就所想
Accumulate Your Wealth to Achieve Your Target



迎新現金回贈及推薦獎賞
Welcome Cash Rebate
and Referral Reward

高達
up to **HK\$4,850**



外幣兌換及匯出匯款
享指定優惠
Designated Discount for Foreign
Exchange and Outward Remittance

 大眾銀行(香港)
PUBLIC BANK (HONG KONG)

www.publicbank.com.hk

顧客熱線
Customer Hotline

8107 0818

條款及細則 Terms and Conditions:

- 高息戶口現金獎賞推廣(「此推廣」)的推廣期由2024年1月1日起至2024年3月31日止，現已延長至2024年6月30日(包括首尾兩天)(「推廣期」)。
The Promotion Period for MISA Cash Reward Promotion (the “Promotion”) is from 1 January 2024 to 31 March 2024, has been extended to 30 June 2024 (both dates inclusive) (the “Promotion Period”).
- 個人客戶(i)於開立「高息」儲蓄戶口(「高息戶口」)的開戶當日前12個月內沒有以個人或聯名方式持有任何大眾銀行(香港)有限公司(「本行」)之任何賬戶或使用任何銀行產品或服務，(ii)於推廣期內成功以個人名義開立高息戶口，及(iii)符合本條款及細則列明的其他條件(「合資格客戶」)，將可享(a)迎新現金回贈⁴、(b)外幣兌換優惠⁵、(c)匯出匯款優惠⁶、及(d)推薦獎賞⁷(合稱為「優惠」)。
Individual customers, who (i) have not maintained any accounts or used any banking products or services in sole name or joint name with Public Bank (Hong Kong) Limited (the “Bank”) in the past 12 months from the account opening date of Maxi-Interest Savings Account (the “MISA”), (ii) successfully open a MISA in sole name during the Promotion Period, and (iii) fulfill other conditions set out in these terms and conditions (the “Eligible Customers”), will be entitled to (a) Welcome Cash Rebate⁴, (b) Foreign Exchange Discount⁵, (c) Outward Remittance Discount⁶ and (d) Referral Reward⁷ (collectively, the “Privileges”).
- 此推廣並不適用於本行之員工。
The Promotion is not applicable to the Bank’s staff.
- 迎新現金回贈 Welcome Cash Rebate
 - 迎新現金回贈包括HK\$100之首階段迎新現金回贈(「首階段迎新現金回贈」)及高達HK\$4,000之次階段迎新現金回贈(「次階段迎新現金回贈」)。
Welcome Cash Rebate includes HK\$100 initial welcome cash rebate (the “Initial Welcome Cash Rebate”) and up to HK\$4,000 remaining welcome cash rebate (the “Remaining Welcome Cash Rebate”).
 - 若合資格客戶於開立高息戶口時存入最少HK\$10,000之初次存款，即可獲贈首階段迎新現金回贈。首階段迎新現金回贈將於高息戶口開戶當日7個工作天後進誌高息戶口內。
The Eligible Customer will be entitled to the Initial Welcome Cash Rebate if he/she makes an initial deposit of minimum HK\$10,000 at the time of opening the MISA. The Initial Welcome Cash Rebate will be credited into the MISA after 7 working days from the account opening date of MISA.
 - 若合資格客戶於高息戶口開戶當日的下1個曆月起連續3個月內(「獎賞期」)維持以下每日平均結存於高息戶口內，即可獲贈次階段迎新現金回贈。次階段迎新現金回贈會於獎賞期後的下一個曆月之月底進誌高息戶口內。
The Eligible Customer will be entitled to the Remaining Welcome Cash Rebate if he/she maintains the below-mentioned Average Daily Deposit Balance in the MISA for a consecutive of 3 months starting from the succeeding calendar month of the account opening date of MISA (the “Fulfillment Period”). The Remaining Welcome Cash Rebate will be credited into the MISA at the end of the succeeding month after the Fulfillment Period.
例如：於獎賞期內，合資格客戶於高息戶口內維持每日平均結存在HK\$200,000至HK\$300,000之間可享HK\$1,500次階段迎新現金回贈；合資格客戶於高息戶口內維持每日平均結存在多於HK\$300,000至HK\$500,000之間可享HK\$2,500次階段迎新現金回贈；合資格客戶於高息戶口內維持每日平均結存多於HK\$500,000可享HK\$4,000次階段迎新現金回贈。
E.g. During the Fulfillment Period, the Eligible Customer who maintains Average Daily Deposit Balance between HK\$200,000 and HK\$300,000 in MISA can enjoy HK\$1,500 Remaining Welcome Cash Rebate; the Eligible Customer who maintains Average Daily Deposit Balance above HK\$300,000 to HK\$500,000 in MISA can enjoy HK\$2,500 Remaining Welcome Cash Rebate; the Eligible Customer who maintains Average Daily Deposit Balance above HK\$500,000 in MISA can enjoy HK\$4,000 Remaining Welcome Cash Rebate.

高息戶口於獎賞期內的每日平均結存 Average Daily Deposit Balance in MISA during the Fulfillment Period	次階段迎新現金回贈 Remaining Welcome Cash Rebate
HK\$200,000–HK\$300,000	HK\$1,500
> HK\$300,000–HK\$500,000	HK\$2,500
> HK\$500,000	HK\$4,000

- 每日平均結存會於獎賞期終結時以該3個月內之每日存款結存總和，除以該3個月的日數(以曆日計)計算。本行會以高息戶口於獎賞期內的每日平均結存來釐定按條款4.3所得之次階段迎新現金回贈。
The Average Daily Deposit Balance is calculated at the end of the Fulfillment Period by the sum of the day-end deposit balance of that 3 months and then divided by total number of calendar days during the 3 months. The Bank will take the Average Daily Deposit Balance in MISA during the Fulfillment Period to decide the amount of Remaining Welcome Cash Rebate entitled under clause 4.3.
- 外幣兌換優惠 Foreign Exchange Discount
 - 合資格客戶於推廣期內經本行任何一間分行將港元兌換成下表列明的任何指定貨幣或將任何指定貨幣兌換成港元，均可於電匯兌換價等項以下相關的外幣兌換優惠(「折扣優惠」)：
The Eligible Customer who converts HKD into any Designated Currency as mentioned in the below table or vice versa via any branch of the Bank during the Promotion Period will be entitled to the related Foreign Exchange Discount (the “Discount”) on telegraphic transfer exchange rate as follows:

指定貨幣 Designated Currency	外幣兌換優惠 Foreign Exchange 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JPY (每per100)	+0.002	-0.002
人民幣RMB (每per100)	+0.100	-0.100

- 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折扣優惠，恕不另行通知。
The Bank reserves the right to change the Discount at any time without prior notice.
- 匯出匯款優惠 Outward Remittance Discount
 - 合資格客戶於推廣期內經本行任何一間分行匯出匯款到香港以外的地方，均可於每次手續費等項享HK\$20折扣(「匯出匯款優惠」)。
The Eligible Customer who perform outward remittance to places outside Hong Kong via any branch of the Bank during the Promotion Period will be entitled to the discount of HK\$20 on handling commission (the “Outward Remittance Discount”) for each outward remittance.
 - 本行保留權利隨時更改匯出匯款優惠，恕不另行通知。
The Bank reserves the right to change the Outward Remittance Discount at any time without prior notice.
- 推薦獎賞 Referral Reward
 - 如推薦人於推廣期內成功推薦受薦人開立高息戶口並符合條款4.2的條件，推薦人及受薦人均可享有HK\$150現金獎賞(「推薦獎賞」)。
If the Referrer successfully refers a Referee opens a MISA and fulfils condition under clause 4.2 during the Promotion Period, both Referrer and Referee will be entitled to a cash reward of HK\$150 (the “Referral Reward”).
 - 推薦人 For Referrer
 - 「推薦人」指推薦時以個人名義持有本行高息戶口之個人客戶。
“Referrer” refers to the customer who has maintained a MISA in sole name with the Bank at the time of referral.
 - 於推廣期內，推薦人每次成功推薦均可享有推薦獎賞，上限為5次。
The Referrer can enjoy the Referral Reward for each successful referral, with maximum limit of 5 successful referrals, during the Promotion Period.
 - 受薦人 For Referee
 - 「受薦人」指於推廣期內成功以個人名義開立高息戶口，並於開立高息戶口的開戶當日前12個月內沒有以個人或聯名方式持有本行之任何賬戶或使用任何銀行產品或服務之個人客戶。
“Referee” refers to individual customer who successfully opens a MISA in sole name during the Promotion Period, and has not maintained any accounts or used any banking products or services in sole name or joint name with the Bank in the past 12 months from the account opening date of MISA.