

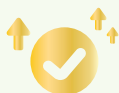
“Money Safe” Promotion



Apply and Get
HK\$40 Cash Vouchers



Flexible Locking the
Available Balance in HKD or
Foreign Currency Current or
Savings Account /
Fixed Deposit



Effectively Enhance your
Account Protection



大眾銀行(香港)
PUBLIC BANK (HONG KONG)

www.publicbank.com.hk

Customer Hotline

8107 0818

「智安存」推廣



成功申請可獲
HK\$40現金券



靈活鎖定港元或外幣之
往來或儲蓄賬戶的
可用結餘/定期存款



有效提升戶口保障



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PUBLIC BANK (HONG KONG)

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顧客熱線

8107 0818

條款及細則 Terms and Conditions:

1. 「智安存」推廣(「此推廣」)之推廣期由2025年12月30日起至2026年3月31日止(包括首尾兩天)(「推廣期」)。
The promotion period of "Money Safe" Promotion (the "Promotion") is from 30 December 2025 to 31 March 2026 (both dates inclusive) (the "Promotion Period").
2. 「合資格客戶」為大眾銀行(香港)有限公司(「本行」)的全新及現有個人客戶。
"Eligible Customer" refers to new and existing individual customers of Public Bank (Hong Kong) Limited (the "Bank").
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 offers of the Promotion can be used in conjunction with other promotions provided by the Bank.
4. 此推廣並不適用於本行之員工。
The Promotion is not applicable to the Bank's staff.
5. 現金券獎賞 Cash Voucher Reward
 - 5.1 合資格客戶於推廣期內經本行任何一間分行、網上銀行或PBHK Digi應用程式(「PBHK Digi」)申請「智安存」，並符合以下其中一項要求，可獲贈HK\$40現金券(「現金券獎賞」)：
Eligible Customer, who applies for "Money Safe" via any branch of the Bank, Net Banking or PBHK Digi Mobile Application ("PBHK Digi") during the Promotion Period and fulfils either of the following conditions, will be entitled to HK\$40 cash vouchers ("Cash Voucher Reward"):
 - (i) 鎖定於本行任何一個港元或外幣之往來或儲蓄賬戶(「存款賬戶」)，等值HK\$10,000或以上的可用結餘，為期最少3個月；或
Lock the available balance of at least HK\$10,000 or its equivalent in any one of the HKD or foreign currency current or savings account (the "Deposit Account") maintained with the Bank for a minimum of 3 months; or
 - (ii) 鎖定本金金額等值HK\$10,000或以上及存款期3個月或以上之港元或外幣的定期存款。
Lock a HKD or foreign currency fixed deposit with principal amount of at least HK\$10,000 or its equivalent and deposit tenor of 3 months or above.
 - 5.2 如合資格客戶於(i)「智安存」申請日起3個月內提早解除已鎖定的存款，或(ii)於定期到期日或現金券獎賞發放日前提取已鎖定的定期存款，其獲現金券獎賞的資格將被自動作廢。
If the Eligible Customer (i) releases the locked deposits within 3 months from the application date of "Money Safe", or (ii) uplifts the locked fixed deposit before its maturity date or the distribution date of the Cash Voucher Reward, the entitlement to the Cash Voucher Reward will be forfeited automatically.
 - 5.3 合資格客戶於現金券獎賞發放日必須仍然持有至少一個存款賬戶，否則現金券獎賞將被自動作廢。
The Eligible Customer must maintain at least one Deposit Account on the distribution date of the Cash Voucher Reward, otherwise the Cash Voucher Reward will be forfeited automatically.
 - 5.4 符合上述條件之合資格客戶將於2026年7月17日或之前收到本行以電郵通知現金券獎賞發放詳情。客戶須於電郵發出後1個月內親臨本行任何一間分行領取現金券獎賞。逾期未領取之現金券獎賞將被自動作廢，恕不另行通知。合資格客戶應確保已向本行提供有效的電郵地址。
The Eligible Customer, who fulfils the above mentioned conditions, will receive an email notification of Cash Voucher Reward distribution details on or before 17 July 2026. Customers must collect the Cash Voucher Reward in person at any of our branches within one month from the date of the email. Failure to collect it within the mentioned period will result in automatic forfeiture without further notice. The Eligible Customer should ensure a valid email address has been provide to the Bank.
 - 5.5 每位合資格客戶於推廣期內只限領取現金券獎賞1次。現金券獎賞數量有限，先到先得，送完即止。

Each Eligible Customer can receive the Cash Voucher Reward once during the Promotion Period. Cash Voucher Reward is limited in stock and available on a first-come-first-served basis while stocks last.

- 5.6 本行並非現金券的供應商。現金券的使用方法受供應商所提供相關之條款及細則約束，本行不會對由供應商提供的現金券或相關之質素和供應作出任何陳述或保證，亦不會就由供應商提供的優惠或資料所引起或與其有關的事宜負上任何責任。如有查詢或投訴，客戶應直接聯絡供應商。
The Bank is not the supplier of the cash voucher. The usage of the cash voucher is subject to the relevant terms and conditions set by the supplier. The Bank makes no representation or guarantee as to the quality and availability of the cash voucher provided by the supplier. The Bank shall not be liable for any matters arising from or in connection with the offers or information provided by the supplier. Customers should direct any queries or complaints to the supplier.
- 5.7 現金券不能轉讓、退還、兌換其他禮品或現金。
The cash voucher cannot be transferred, returned, exchanged for other gifts or redeemed for cash.
- 5.8 客戶須於現金券上註明的有效日期前使用，如有任何遺失或損壞恕不補發。客戶若未能兌換有關優惠，本行概不承擔任何責任，亦不會作出任何賠償。
Customers must use the cash voucher on or before its stated valid date. The cash voucher is not replaceable in the event of any loss or damage. The Bank assumes no liability and will not offer any compensation in respect of any failed redemption.
6. 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.
7. 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.
8. 上述之條款及細則均受香港特別行政區之法律所規管及解釋。
These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.
9. 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.

大眾銀行(香港)有限公司
Public Bank (Hong Kong) Limited