

9. 高息戶口以現行之存款息率、權益、服務收費及賬戶章則和高息戶口之條款及細則作準。
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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 本條款及細則之中、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

星級儲蓄推廣 ProSavings Promotion

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新資金獎賞 New Fund Reward

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推薦獎賞 Referral Reward

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額外港元定期存款 **年利率**
Additional HKD Fixed Deposit Rate
0.15% p.a.



外幣兌換 **優惠匯率**
Special Rates for Foreign Exchange



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條款及細則 Terms and Conditions:

1. 星級儲蓄推廣(「此推廣」)之推廣期由2026年1月2日起至2026年6月30日止(包括首尾兩天)(「推廣期」)。
- The promotion period of ProSavings Promotion (the "Promotion") is from 2 January 2026 to 30 June 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 promotional offers of the Promotion can be used in conjunction with other promotion provided by the Bank.

4. 此推廣並不適用於本行之聯名客戶及員工。
The Promotion is not applicable to the Bank's joint customer and staff.

5. 新資金獎賞 New Fund Reward

- 5.1 合資格客戶持有本行之任何港元往來或儲蓄戶口(「港元戶口」),並於推廣期內每個曆月以所有港元戶口計算,維持以下每日平均新資金,即每月可享其相關之新資金獎賞。
- The Eligible Customer, who maintains any current or savings account in HKD with the Bank (the "CASA"), and maintains the following Average Daily New Fund that calculated by all CASA of each calendar month during the Promotion Period, will be entitled to the New Fund Reward monthly.

每日平均新資金 Average Daily New Fund	新資金獎賞 New Fund Reward
HK\$100,000 - < HK\$200,000	HK\$150
≥ HK\$200,000	HK\$300

「每日平均新資金」指於推廣期內每個曆月的所有港元戶口的每日存款結存總和,除以該曆月的日數,並與上一個曆月月底的總結存相比之增長。

"Average Daily New Fund" refers to the increment between the sum of daily deposit balance of the calendar month during the Promotion Period divided by the number of the days of the calendar month and the total closing balance on the last date of the previous calendar month.

為避免疑問,若合資格客戶於上一個曆月月底並無持有任何港元戶口用作計算新資金,該曆月新資金獎賞的資格將被自動作廢。

For avoidance of doubt, if the Eligible Customer does not maintain any CASA on the last date of the previous calendar month for the calculation of the New Fund, the entitlement to the New Fund Reward of that calendar month will be forfeited automatically.

- 5.2 新資金獎賞將於推廣期內每個曆月結束後之翌月月底存入港元戶口內。
The New Fund Reward will be credited to the CASA at the end of the succeeding month of each calendar month during the Promotion Period.
- 5.3 合資格客戶於新資金獎賞發放日必須仍然持有至少一個港元戶口,否則新資金獎賞將被自動作廢。
The Eligible Customer must maintain at least one CASA on the payment date of the New Fund Reward, otherwise the New Fund Reward will be forfeited automatically.

6. 定期存款獎賞 Fixed Deposit Reward

- 6.1 合資格客戶於推廣期內經本行任何一間分行或透過PBHK Digi應用程式(「PBHK Digi」)以HK\$10,000或以上敝做3個月或6個月港元定期存款(「合資格定期存款」),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年利率0.15%。
- The Eligible Customer, who places a 3-month or 6-month HKD fixed deposit with deposit amount of HK\$10,000 or above via any branch of the Bank or PBHK Digi Mobile Application ("PBHK Digi") during the Promotion Period (the "Eligible Fixed Deposit"), will be entitled to an additional fixed deposit rate of 0.15%p.a. on top of the board rate of HKD fixed deposit of respective deposit period and amount.
- 6.2 於推廣期內,每位合資格客戶敝做合資格定期存款的每日上限為HK\$2,000,000及累積上限為HK\$10,000,000。若合資格定期存款的累積金額超過上限金額,利率將以3個月或6個月之港元定期存款掛牌息率計算。
During the Promotion Period, each Eligible Customer places Eligible Fixed Deposit with a daily cap of HK\$2,000,000 and a cumulative maximum amount of HK\$10,000,000. 3-month or 6-month HKD fixed deposit board rate will be applied if the accumulated amount of the Eligible Fixed Deposit exceeds the maximum amount.
- 6.3 如客戶續存其合資格定期存款,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 fixed deposit of respective deposit period and amount will be applied if the customer renews the Eligible Fixed Deposit.
- 6.4 利息將以港幣累計,並由定期存款之敝做日期開始,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日為每年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 fixed deposit and the respective interest rates quoted by the Bank. Interest will be calculated on a simple and 365-day annual basis.

- 6.5 除非獲得本行許可,客戶不可於定期存款到期日以外提前結清定期存款。如客戶獲准許於其到期日以外提前結清定期存款,本行將向客戶收取提前結清成本,詳情請與本行職員聯絡。
Early uplift of the fixed deposit by the customer other than the maturity date of the fixed deposit is subject to the Bank's discretion. If the customer is allowed to uplift the fixed deposit other than the maturity date of the fixed deposit, the Bank will charge a pre-mature uplift cost to the customer. For details, please contact the Bank's staff.
- 6.6 定期存款之存款資料均由本行刊發的相關定期存款證明書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 fixed deposit in the relevant Fixed Deposit Confirmation issued by the Bank shall be final and conclusive and subject to the Bank's "Rules of Account Holder" & its Supplement(s).

7. 外幣兌換優惠匯率 Special Rates for Foreign Exchange

- 7.1 合資格客戶於推廣期內經本行任何一間分行或透過PBHK Digi將港元兌換成指定貨幣或將指定貨幣兌換成港元,均可於電匯兌換價尊享優惠匯率(「外幣兌換優惠匯率」)。指定貨幣及外幣兌換優惠匯率將不定時調整,並以本行最新公布為準。交易前請向本行職員查詢詳情或參閱於本行分行或本行網站 www.publicbank.com.hk/emarketer/SpecialRatesFX 所展示之最新「外幣兌換優惠匯率」。
- The Eligible Customer who converts HKD to selected currencies or vice versa via any branch of the Bank or PBHK Digi during the Promotion Period will be entitled to the special rates on telegraphic transfer exchange rate (the "Special Rates for Foreign Exchange"). The selected currencies and the Special Rates for Foreign Exchange are subject to the Bank's review and to be announced by the Bank from time to time. Before making the transaction, please contact the Bank's staff or refer to the latest "Special Rates for Foreign Exchange" displayed at the branches or on the Bank's website at www.publicbank.com.hk/emarketer/SpecialRatesFX for details.
- 7.2 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 exchange rate is subject to the Bank's review according to fluctuations on market interest rates, currency rates and other factors from time to time.

8. 推薦獎賞 Referral Reward

- 8.1 推薦人於推廣期內成功推薦受薦人透過PBHK Digi以個人名義開立本行之「高息」儲蓄戶口(「高息戶口」),推薦人與受薦人均可享有HK\$50現金獎賞(「推薦獎賞」)。推薦獎賞名額有限,先到先得,額滿即止。
If the Referrer successfully refers a Referee to open a Maxi-Interest Savings Account in sole name with the Bank (the "MISA") via PBHK Digi during the Promotion Period, both the Referrer and Referee will be entitled to a cash reward of HK\$50 (the "Referral Reward"). The Referral Reward is limited in quota and available on a first-come-first-served basis.
- 8.2 適用於推薦人 For Referrer:
- 8.2.1 「推薦人」指推薦時持有最少一個港元戶口之個人客戶及PBHK Digi用戶,其推薦碼於PBHK Digi的推薦頁面中顯示。
"Referrer" refers to the individual customer and PBHK Digi user who has maintained at least one CASA at the time of referral. The referral code is displayed on the referral page in PBHK Digi.
- 8.2.2 根據本行系統的紀錄,推薦人於推廣期內每次成功推薦均可享有推薦獎賞,上限為10次。
The Referrer can enjoy the Referral Reward for up to 10 successful referrals based on the system records of the Bank during the Promotion Period.
- 8.3 適用於受薦人 For Referee:
- 8.3.1 「受薦人」指於開立高息戶口當天沒有以個人方式持有本行之任何賬戶之個人客戶。
"Referee" refers to the individual customer who has not maintained any accounts in sole name with the Bank from the account opening date of MISA.
- 8.3.2 受薦人須於推廣期內透過PBHK Digi成功開立高息戶口,並於開戶時輸入推薦人之推薦碼。
The Referee is required to successfully open a MISA via PBHK Digi during the Promotion Period and enter the referral code of the Referrer at the time of MISA opening.
- 8.4 推薦獎賞將於2026年7月內存入推薦人之港元戶口及受薦人之高息戶口內。
The Referral Reward will be credited to the Referrer's CASA and Referee's MISA in July 2026.
- 8.5 推薦人及受薦人須於推薦獎賞發放日仍然持有相關之港元戶口及高息戶口,否則推薦獎賞將被自動作廢。
The Referrer and Referee must maintain the CASA and MISA respectively on the payment date of the Referral Reward, otherwise the Referral Reward will be forfeited automatically.