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.

10. 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.

11. 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.

12. 若高息戶口被終止運作、結束或停止使用，則由高息戶口被終止運作、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 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 customer will not be entitled to the promotional offers immediately.

13. 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.

14. 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.

15. 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.

16. 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.

17. 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.

18. 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

MPD1126_84

條款及細則 Terms and Conditions:

1. 豐盛儲蓄推廣(「此推廣」)之推廣期由2026年11月2日起至2027年2月28日止(包括首尾兩天)(「推廣期」)。

   The promotion period of Savings Growth Promotion (the "Promotion") is from 2 November 2026 to 28 February 2027 (both dates inclusive) (the "Promotion Period").

2. 「合資格客戶」為(i)於開立「高息」儲蓄戶口(「高息戶口」)的當日前6個月內沒有以個人名義持有大眾銀行(香港)有限公司(「本行」)之高息戶口;及(ii)於推廣期內成功以個人名義於本行任何一間分行開立高息戶口的個人客戶。

   "Eligible Customer" refers to individual customers who (i) have not maintained Maxi-Interest Savings Account (the "MISA") in sole name with Public Bank (Hong Kong) Limited (the "Bank") in the past 6 months from the account opening date of MISA; and (ii) successfully open a MISA in sole name at any branches of the Bank during the Promotion Period.

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. **開戶獎賞 Account Opening Reward**

   5.1 合資格客戶於開立高息戶口當日起計7個曆日內至少1日維持以下單日存款結存,可享對應的開戶獎賞。

   The Eligible Customer, who maintains the following Daily Closing Balance in the MISA for at least one day within 7 calendar days starting from MISA opening date, will be entitled to the corresponding Account Opening Reward.

   如合資格客戶為18歲或以上、並於開立高息戶口時出示有效之中學/大學學生證,可享額外開戶獎賞(「學生開戶獎賞」)。

   If the Eligible Customer is aged 18 or above and is able to present his/her valid secondary/university student identity card at the time of MISA opening, he/she will be entitled to additional Account Opening Reward (the "Student Account Opening Reward").

單日存款結存 Daily Closing Balance	開戶獎賞 Account Opening Reward	學生開戶獎賞 Student Account Opening Reward
HK$30,000 - < HK$50,000	HK$50	HK$100
≥ HK$50,000	HK$100	HK$200

   5.2 如於開立高息戶口當日起計7個曆日內之每日存款結存有所不同,本行將以該期間內最高之單日存款結存為準,以計算其可獲之開戶獎賞。

   If the Daily Closing Balance differs within 7 calendar days starting from the MISA opening date, the highest Daily Closing Balance during the said period shall prevail for the purpose of calculating the corresponding Account Opening Reward.

   5.3 每位合資格客戶只可享開戶獎賞1次。開戶獎賞將於開立高息戶口當日後之翌月月底存入高息戶口內。

   Each Eligible Customer can only enjoy the Account Opening Reward once. The Account Opening Reward will be credited to the MISA at the end of the succeeding month after the MISA opening date.

6. **全年旅遊保險獎賞 Annual Travel Insurance Reward**

   6.1 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5.1條條款之要求;及

   Fulfils the condition as per Clause 5.1; and

   (ii) 於高息戶口開戶當日,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 on the MISA opening date.

   6.2 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其在本行登記之姓名完全一致,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 on the insurance policy must be the same as the name of the Eligible Customer in the Bank's records. Otherwise, the Annual Travel Insurance Reward will be forfeited automatically.

   6.3 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開立高息戶口當日後的翌月月底存入高息戶口內。

   Each Eligible Customer can only enjoy the Annual Travel Insurance Reward once. The Annual Travel Insurance Reward will be credited to the MISA at the end of the succeeding month after the MISA opening date.

7. **定期存款獎賞 Fixed Deposit Reward**

   7.1 個人客戶於推廣期內透過PBHK Digi應用程式(「PBHK Digi」)以HK$10,000或以上敘做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%。

   Individual customer, who places a 3-month or 6-month HKD fixed deposit with deposit amount of HK$10,000 or above via 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.

   7.2 於推廣期內,每位客戶敘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 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.

   7.3 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.

   7.4 利息將以港幣累計,並由定期存款之敘做日期開始,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.

   7.5 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.

   7.6 定期存款之存款資料均由本行刊發的相關定期存款証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).

8. 客戶必須於開戶獎賞發放日仍然持有高息戶口,否則有關之獎賞將被自動作廢。

   Customer must maintain MISA on the payment date of the Account Opening Reward. Otherwise, the relevant reward will be forfeited automatically.

9. 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