大 眾 銀 行（香 港）
PUBLIC BANK (HONG KONG)
（馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia）

Securities Trading Promotion 2026-2027

Trading Period	Trading Channels	Type of Trade	Brokerage Rate Privilege	Other Privileges
1st to 6th Trading Month	All Trading Channels (5)	**BUY** Trade	**0%** (7)	➢ IPO Handling Fee Waiver for Electronic Trading Channel (8) ➢ Share Deposit Fee Waiver (9) ➢ Bonus Points Reward (10) ➢ Securities Trades Turnover Extra HK$500 Cash Reward (11)
		SELL Trade	**As low as 0.08%** (7)	
7th to 12th Trading Month		**BUY & SELL** Trades	**As low as 0.08%** (7)	

Terms and Conditions

1. Unless otherwise specified, capitalized terms used herein shall have the same meaning ascribed to them in the Securities Services Agreement.
2. The Securities Trading Promotion **(**the **"Promotion")** is valid from 22 October 2026 to 31 March 2027 (both dates inclusive) **(**the **"Promotion Period")**.
3. "**Eligible Customer**" refers to an individual who:
   3.1. Is Hong Kong Resident with a Hong Kong address (including residential address and corresponding address); and
   3.2. Did not maintain any individual or joint Securities Account with Public Bank (Hong Kong) Limited (the **"Bank"**) on 22 October 2026 according to the Bank's record; and
   3.3. Does not meet any of the conditions as stipulated in Clause 4.
4. The Promotion is not applicable to customer who:
   4.1. Appoints any Authorized Person(s) to operate his/her New Securities Account upon account opening or at any time during the Privilege Period; or
   4.2. Has been appointed as an Authorized Person to operate any Securities Account of the Bank before or at any time during the Privilege Period; or
   4.3. Is still enjoying any other securities trading related privileges of the Bank under other promotions.
   Should any of the above occur or the Bank be aware of occurrence of any of the above, the Bank will immediately cancel the customer's entitlement to the Brokerage Rate Privilege, debit the 500 bonus points reward given and/or the amount of any share deposit fee waived and/or securities trades turnover extra HK$500 cash reward given from the customer's account without prior notice.
5. Trading Channels
   5.1 Electronic Securities Trading Service includes Internet Securities Trading Service **(**the **"Internet Channel")** and Mobile Securities Trading Service **(**the **"Mobile Channel")** provided by the Bank.
   5.2 Internet Securities Trading refers to securities transactions conducted via the Internet Channel and Mobile Securities Trading refers to securities transactions conducted via the Mobile Channel **(**collectively, the **"Electronic Trading Channel")**.
   5.3 Securities Hotline Trading refers to securities transactions conducted via the Bank's Securities Trading Hotline **(**the **"Non-Electronic Trading Channel")**.
6. Promotion Privileges (Code: SEC2026A2)
   6.1. The Eligible Customer who fulfils the following requirements during the Promotion Period will be entitled to Promotion Privileges:
      6.1.1. Opens a Securities Account with the Bank (the **"New Securities Account"**); and
      6.1.2. Sets Hong Kong Dollar savings or current account maintained with or newly opened at the Bank as the Settlement Account of the New Securities Account (the **"Eligible Settlement Account"**); and
      6.1.3. Joins the Promotion and signs the Bank's relevant document to acknowledge receipt of the terms and conditions of the Promotion; and
      6.1.4. Makes the securities trading transaction with the stock listed and traded on the Stock Exchange of Hong Kong (**"SEHK Securities"**) to the New Securities Account through the trading channels as mentioned in Clause 5.
   6.2. Promotion Privileges includes Brokerage Rate Privilege, IPO Handling Fee Waiver for Electronic Trading Channel, Share Deposit Fee Waiver, Bonus Points Reward, Securities Trades Turnover Extra HK$500 Cash Reward. Details of each privilege are stipulated in Clause 7 to Clause 11 respectively.
7. Brokerage Rate Privilege
   7.1. Once the New Securities Account is successfully opened with the Bank, the Eligible Customer can enjoy brokerage rate privilege for up to 12 Trading Months (the **"Privilege Period"**).
   7.2. During 1st to 6th Trading Months of the Privilege Period (the **"1st Trading Period"**), the Eligible Customer is entitled to 0% brokerage rate privilege to buy orders of SEHK Securities which are executed through the Electronic Trading Channel or the

00018_26E (Oct 2026)

Non-Electronic Trading Channel; and as low as 0.08% brokerage rate privilege to sell orders of SEHK Securities which are executed through the Electronic Trading Channel or the Non-Electronic Trading Channel.

7.3. During 7th to 12th Trading Months of the Privilege Period (the **"2nd Trading Period"**), the Eligible Customer is entitled to as low as 0.08% brokerage rate privilege to buy and sell orders of SEHK Securities which are executed through the Electronic Trading Channel or the Non-Electronic Trading Channel.

7.4. **"Trading Month"** is a period of a month counting from the Effective Date of the New Securities Account. For the avoidance of doubt:

7.4.1. Different Trading Month may have different trading days. If the Effective Date is 26 October 2026, 1st Trading Month will be from 26 October 2026 to 25 November 2026, 2nd Trading Month will be from 26 November 2026 to 25 December 2026, etc.

7.4.2. **"Effective Date"** refers to the Bank's approval date of the application for the New Securities Account, but not the date of the application when the customer signs and submits the relevant documents to the Bank.

7.5. For the Eligible Customers entitled to the Brokerage Rate Privilege, the Bank will charge brokerage commission during the Privilege Period in the following ways: -

7.5.1. For each buy order executed during the 1st Trading Period, an upfront brokerage commission (the **"Paid Brokerage Commission"**) will be charged at the rate of 0.2% (with a minimum charge of HK$68) for the Electronic Trading Channel, and 0.25% (with a minimum charge of HK$100) for the Non-Electronic Trading Channel. Such Paid Brokerage Commission will be refunded to the Eligible Settlement Account on the second business day following the transaction date, subject to a maximum total refund cap of HK$300,000.

7.5.2. For each sell order executed during the 1st Trading Period and the 2nd Trading Period, and each buy order executed during the 2nd Trading Period, a brokerage commission at a flat rate of 0.08% will be charged for both the Electronic Trading Channel and the Non-Electronic Trading Channel (with a minimum charge of HK$68 and HK$100 respectively).

7.6. The Eligible Customer still has to pay other transaction fees/charges, including without limitation, CCASS transaction fee, transaction levy, investor compensation levy (if any), trading fee, AFRC transaction levy and stamp duty, etc. Please refer to the "Service Charges on Investment Services" of the Bank for details.

7.7. The Eligible Customer will not be able to enjoy the Brokerage Rate Privilege for the Electronic Trading Channel if he/she does not apply for the Electronic Securities Trading Service during the Privilege Period.

7.8. The Eligible Customer will not be entitled to the brokerage refund as mentioned in Clause 7.5.1 if he/she closes the New Securities Account and/or the Eligible Settlement Account on or before the brokerage refund is processed by the Bank.

8. IPO Handling Fee Waiver for Electronic Trading Channel

8.1. Both the Eligible Customer and the Bank's existing securities customers can enjoy a fee waiver for the subscription of Initial Public Offering (**"IPO"**) through Electronic Trading Channel via the Bank during the Promotion Period.

8.2. This privilege is not applicable to subscription of IPO and subscription loan through the Bank's branches.

9. Share Deposit Fee Waiver

9.1. The Eligible Customer can enjoy Share Deposit Fee Waiver during the Promotion Period.

9.2. Share Deposit Fee Waiver apply to share deposit via CCASS only.

9.3. The Eligible Customer, who submits the duly filled and signed "Securities Settlement Instruction Through CCASS" to the Bank during the Promotion Period to transfer in SEHK Securities (excluding derivative warrants, company warrants, inline warrants, basket warrants, SPAC warrants, rights, trusts, Callable Bull and Bear Contract, and such other non-tradable shares as our Bank may identify from time to time) from a third-party bank / securities brokerage firm (the **"Deposited Shares"**) which are successfully transferred to the Eligible Customer's New Securities Account, will be entitled to the Share Deposit Fee Waiver.

9.4. The Eligible Customer will not be entitled to the Share Deposit Fee Waiver if he/she does not submit the duly completed "Securities Settlement Instruction Through CCASS" form within the Promotion Period.

10. Bonus Points Reward

10.1. The Eligible Customer can earn a reward of 500 Bonus Points **(**the **"Reward")**.

10.2. The Reward will be updated automatically and displayed on the Eligible Customer's Internet Securities Trading Service (if any) on the 2nd trading day of 1st Trading Month.

10.3. The Reward and Bonus Points earned for brokerage commission paid for securities transactions conducted via any of the Bank's Trading Channels can only be used to redeem for the Bank's Real-Time Stock Quote Service **(**the **"Service")**.

10.4. The Bonus Points and the Service are also bound by the Terms & Conditions of Bonus Points Reward and Real-Time Stock Quote Service. For details, please refer to the Bank's website or contact the staff of the Bank.

11. Securities Trades Turnover Extra HK$500 Cash Reward

11.1. The Eligible Customer, who successfully executes buy and sell orders of SEHK Securities during the Promotion Period (the **"Eligible Trades"**) and the net amount of accumulated turnover (excluding fees and charges) of the Eligible Trades equals to or above HK$1,000,000 can enjoy cash reward of HK$500 (the "**Securities Trades Turnover Extra HK$500 Cash Reward**") once.

11.2. The Securities Trades Turnover Extra HK$500 Cash Reward will be credited to the Eligible Settlement Account in the month of April 2027.

11.3. The Eligible Customer will not be entitled to the Securities Trades Turnover Extra HK$500 Cash Reward if he/she closes New Securities Account and/or Eligible Settlement Account on or before the Securities Trades Turnover Extra HK$500 Cash Reward is processed by the bank.

12. 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. The Bank also reserves the right not to provide the Promotion to any customer without giving any reason. In case of any disputes, the decision of the Bank on all matters relating to the Promotion shall be final and binding all parties concerned.

13. No person other than the customer and the Bank 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.

14. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

15. All the terms and conditions listed above are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

Risk Disclosure:

Investment involves risk. Price of securities is subject to upward and downward movements and may become valueless. It is likely

that losses will be incurred rather than profits made as a result of buying and selling securities. Before making any investment decision, you should read the relevant risk disclosure statement and be careful in evaluating your investment objective, investment experience, financial resources and other relevant conditions to see whether you are suitable for taking part in any investment. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the relevant risk disclosure statement or the nature, risks and suitability of trading and investment.

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