

7. 在證券優惠期限及/或出糧優惠期限內，合資格客戶於額外利息入數當日必須仍然持有本行之高息戶口，否則高息戶口可享之相關額外利息將被自動作廢。同樣地，合資格客戶於現金回贈及/或其他優惠入數當日必須仍然持有本行之高息戶口，否則高息戶口可享之現金回贈及/或其他優惠將被自動作廢。

The Eligible Customer must maintain the MISA with the Bank on the bonus interest payment date(s) during the Securities Eligible Period and/or the Payroll Eligible Period, otherwise the respective bonus interest payment to the MISA will be forfeited automatically. Meanwhile, the Eligible Customer must maintain the MISA with the Bank on the cash rebate and/or other privilege payment date(s), otherwise the respective cash rebate and/or other privilege to the MISA will be forfeited automatically.

8. 證券額外利率及出糧額外利率只適用於合資格之高息戶口內之存款，上限為HK\$100,000（「上限金額」），並連同高息戶口的基本存款年利率支付。高息戶口的存款年利率由本行不時釐定且恕不另行通知。請參閱本行任何分行或網站上提供的最新高息戶口的存款年利率。The Securities Bonus Rate and the Salary Bonus Rate only apply to the deposit in the Eligible Customer's MISA capped at HK\$100,000 (the "Capped Amount"), and are paid on top of the base deposit rate of MISA. The deposit rate of MISA may change from time to time at sole discretion of the Bank without prior notice. Please refer to the latest deposit rate of MISA available at any of the Bank's branches and website.
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. 每位合資格客戶只可享優惠1次。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，合資格客戶將不再符合資格享有優惠。

Each Eligible Customer is entitled to the above Privileges once only. 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. 於證券優惠期限及/或出糧優惠期限內，並符合上述與額外儲蓄存款年利率相關之條款及細則，其相關之額外利息將按每日高息戶口貨方結餘或上限金額（以較低者計算）逐日累計，並每月或於本行自主決定的期間存入合資格客戶之高息戶口。對於透過銀通自動櫃員機及本行之網上理財所存入或提取的款項，日息將根據該款項於高息戶口內實際進註或扣除後的每日戶口結算淨額計算。

The respective bonus interest will accrue from day to day on a daily credit balance or the Capped Amount, whichever is lower in the MISA and will be credited monthly to the Eligible Customer's MISA, or at any such other intervals as the Bank may determine during the Securities Eligible Period and/or the Payroll Eligible Period, subject to the fulfilment of respective terms and conditions of the bonus interest rates as mentioned above. Regarding the fund deposited or withdrawn through JETCO ATM and Internet Banking of the Bank, the daily interest will be calculated on the daily closing balance after the fund is actually credited into or debited from the MISA.

12. 本行有權隨時修訂、暫停或終止本推廣及更改其條款及細則，而毋須另行通知。如有任何爭議，本行對本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。本文件的中、英文版本如有任何歧異，概以英文版本為準。

The Bank reserves the right to modify, suspend or terminate the Program 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 Program shall be final and binding on all parties concerned. Should there be any discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.

13. 除客戶及本行（包括其繼承人及受讓人）外，並無其他人土有權按《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.

14. 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.

#### 證券交易的風險聲明 Risk Disclosure of Securities Trading:

投資涉及風險，證券價格可升可跌，甚至可能變得毫無價值。買賣證券未必一定能夠賺取利潤，並可能會招致損失。故在作出任何投資決定前，閣下應詳細閱讀有關的風險披露聲明及小心衡量本身的投資目標、投資經驗、財政資源及其他相關條件以決定是否適合參與任何投資項目。假如閣下對風險披露聲明，或在進行交易或投資中所涉及之性質、風險及適合性的任何方面有不確定或不明白的地方，閣下應尋求獨立的專業意見。

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.

本文件所載資料並未經證券及期貨事務監察委員會或任何監管機構審查，亦非就任何證券服務或交易之建議、要約及/或招攬。如欲查詢詳情，請與本行職員聯絡或瀏覽本行網站www.publicbank.com.hk。The information contained in this document has not been reviewed by Securities and Futures Commission or any regulatory authorities in Hong Kong. Also it is not a recommendation, an offer and/or a solicitation for any securities service or transaction. For enquiries, please contact the Bank's staff or visit the Bank's website at www.publicbank.com.hk.

由大眾銀行（香港）有限公司刊發 Issued by Public Bank (Hong Kong) Limited

# [高息PLUS] 儲蓄計劃

## "Maxi-Interest PLUS" Savings Program

讓您逐步累積財富 實現每個人生目標  
Gradually Accumulate Wealth and Achieve Your Every Goal



持有有效之學生證開戶，  
額外享HK\$100 現金回贈<sup>6</sup>  
Get Extra HK\$100 Cash Rebate  
upon Account Opening  
with Valid Student ID Card<sup>6</sup>

現金回贈 高達<sup>3,5</sup>  
Cash Rebate up to HK\$2,200

可享額外 0.80% p.a. 之儲蓄存款年利率<sup>4,5</sup>  
To Enjoy Extra of Bonus Interest Rates<sup>4,5</sup>

 大眾銀行（香港）  
PUBLIC BANK (HONG KONG)

顧客熱線  
Customer Hotline

8107 0818

www.publicbank.com.hk

## 條款及細則 Terms and Conditions:

- 「高息Plus」儲蓄計劃(「推廣」)只適用於個人客戶。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人大眾銀行(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)於指定推廣期間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)現金回贈<sup>3,5</sup>、(b)適用於高息戶口之額外儲蓄存款年利率<sup>4,5</sup>及(c)其他優惠(合稱為「優惠」)。

「Maxi-Interest Plus」 Savings Program (the “Program”) only applies to individual customers. 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 specified promotion period, and (iii) fulfill other conditions set out in these terms and conditions (the “Eligible Customers”), will be entitled to (a) cash rebates<sup>3,5</sup>, (b) bonus interest rates<sup>4,5</sup> applicable to the MISA and (c) other privileges under the Program (collectively, the “Privileges”).
  - 推廣並不適用於本行之員工。

The Program 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\$1,000之首階段迎新現金回贈(「首階段迎新現金回贈」)及高達HK\$1,900之次階段迎新現金回贈(「次階段迎新現金回贈」)。

Welcome Cash Rebate includes HK\$1,000 initial welcome cash rebate (the “Initial Welcome Cash Rebate”) and up to HK\$1,900 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個工作天後進註高息戶口內。

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 of the account opening date of MISA.
    - 若合資格客戶於高息戶口開戶當日的下一個曆月日起計連續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註高息戶口內。

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於HK\$200,000至HK\$300,000之間可享HK\$300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於多於HK\$300,000至HK\$500,000之間可享HK\$800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\$1,900次階段迎新現金回贈。

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.

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\$300 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\$800 Remaining Welcome Cash Rebate; the Eligible Customer who maintains Average Daily Deposit Balance above HK\$500,000 in MISA can enjoy HK\$1,900 Remaining Welcome Cash Rebate.
- | 高息戶口於獎賞期內的每日平均結存<br>Average Daily Deposit Balance in MISA during the Fulfillment Period | 次階段迎新現金回贈<br>Remaining Welcome Cash Rebate | 總迎新現金回贈<br>(包括首階段迎新現金回贈)<br>Total Welcome Cash Rebate (including Initial Welcome Cash Rebate) |
|-----------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------|
| HK\$200,000–HK\$300,000                                                                 | HK\$300                                    | HK\$400                                                                                       |
| > HK\$300,000–HK\$500,000                                                               | HK\$800                                    | HK\$900                                                                                       |
| > HK\$500,000                                                                           | HK\$1,900                                  | HK\$2,000                                                                                     |
- 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3.3所得之迎新現金回贈。

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 Welcome Cash Rebate entitled under clause 3.3.
- 新開立證券戶口並買賣證券可享0.5%額外儲蓄存款年利率(「證券額外利率」):

Opening new securities account and trading securities to enjoy 0.5% p.a. bonus interest rate (the “Securities Bonus Rate”):

  - 合資格客戶須於緊接高息戶口開戶當日後1個月內,成功開立證券戶口(「新證券戶口」)及以新開立的高息戶口作為新證券戶口的結算戶口。

The Eligible Customer should successfully open a securities account (the “New Securities Account”) within 1 month from the account opening date of MISA and use the MISA as the settlement account of the New Securities Account.
  - 合資格客戶須於開立新證券戶口前並未曾持有本行任何證券戶口。

The Eligible Customer did not maintain any securities account with the Bank prior to the opening of the New Securities Account.
  - 若合資格客戶成功完成於香港聯合交易所上市及交易之證券的買賣(「證券交易」),合資格客戶戶口由新證券戶口成功開戶後下一個曆月的首日日起計連續12個月內(「證券優惠期」)可享證券額外利率。(例如:如合資格客戶於2022年10月10日成功開立新證券戶口,並以高息戶口作為其證券結算戶口及成功完成證券交易,高息戶口將由2022年11月1日起計連續12個月內可享證券額外利率。)

The Securities Bonus Rate will apply to the Eligible Customer’s MISA for a consecutive of 12 months from the 1<sup>st</sup> calendar day of the next calendar month after the New Securities Account

- has been successfully opened (the “Securities Eligible Period”) if the Eligible Customer successfully execute buy or sell order(s) of securities listed and traded on the Stock Exchange of Hong Kong (the “Securities Trading Order”) (e.g. If the Eligible Customer successfully opened the New Securities Account on 10 October 2022, use the MISA as the settlement account and successfully executed the Securities Trading Order, the Securities Bonus Rate would apply to the MISA from 1 November 2022 for a consecutive of 12 months).
- 於證券優惠期內,如合資格客戶取消新證券戶口,或停止以高息戶口作為新證券戶口的結算戶口,適用於高息戶口的證券額外利率將即時失效。即使合資格客戶日後成功重新開立新證券戶口或重新以高息戶口作為新證券戶口的結算戶口,證券額外利率亦不再適用。

During the Securities Eligible Period, the Eligible Customer will no longer be entitled to the Securities Bonus Rate once the Eligible Customer closes the New Securities Account or ceases to use the MISA as the settlement account of the New Securities Account, even if the Eligible Customer will re-open the New Securities Account or resume the use of the MISA as the settlement account of the New Securities Account thereafter.
- 於證券優惠期內,如合資格客戶的新證券戶口於任何連續3個月內並未完成任何證券交易(「無交易紀錄期」),適用於高息戶口的證券額外利率將由無交易紀錄期之後第一個曆月的首日日起失效,往後亦不會再度生效。(例如:合資格客戶之證券優惠期由2022年11月1日起至2023年10月31日止,假設於2022年12月1日至2023年2月28日的連續3個月內並未完成任何證券戶口完成任何證券交易,其證券額外利率將由2023年2月1日起失效;另假設於2023年2月份內曾透過新證券戶口完成證券交易,但於2023年3月1日至2023年5月31日的連續3個月內並未完成任何證券戶口完成任何證券交易,其證券額外利率將由2023年5月1日起失效;如此類推。)

During the Securities Eligible Period, if the Eligible Customer does not execute any Securities Trading Order via the New Securities Account in any consecutive period of 3 calendar months (the “No Transaction Period”), the Eligible Customer will no longer be entitled to the Securities Bonus Rate from the 1<sup>st</sup> calendar day of the last calendar month of the No Transaction Period onwards and the Securities Bonus Rate will not be resumed again afterwards. (e.g. If Eligible Customer’s Securities Eligible Period is from 1 November 2022 to 31 October 2023, and if there is no Securities Trading Order executed via the New Securities Account in the consecutive period of 3 calendar months from 1 December 2022 to 28 February 2023, the Securities Bonus Rate will become invalid from 1 February 2023 onwards; or if there is Securities Trading Order executed via the New Securities Account in the month of February 2023, but no Securities Trading Order executed via the New Securities Account in the consecutive period of 3 calendar months from 1 March 2023 to 31 May 2023, the Securities Bonus Rate will become invalid from 1 May 2023 onwards; and so on.)
- 設立出櫃服務以享0.3%額外儲蓄存款年利率(「出櫃額外利率」)及專享HK\$200現金回贈(「出櫃現金回贈」):

Set up payroll service to enjoy 0.3% p.a. bonus interest rate (the “Salary Bonus Rate”) and HK\$200 cash rebate (the “Salary Cash Rebate”):

  - 合資格客戶須於緊接高息戶口開戶當日後3個月內,以HK\$10,000或以上之金額透過高息戶口以自動轉賬出櫃服務或於其他銀行以常行指示方式將資金轉賬至高息戶口(「常行指示」)之方式設立出櫃服務。

The Eligible Customer has to use MISA for the payroll service with minimum of HK\$10,000 by using the mean of auto-payroll service, or standing instruction (“S.I.”) which credit funds to the MISA from other banks within the first 3 months from the date of account opening of MISA.
  - 合資格客戶於首次透過高息戶口使用本行出櫃服務後,並須由下一個曆月的首日日起計連續12個月內(「出櫃優惠期」)繼續透過高息戶口使用本行出櫃服務,合資格客戶之高息戶口在出櫃優惠期內可享出櫃額外利率。

The Salary Bonus Rate will apply to the Eligible Customer’s MISA for a consecutive of 12 months starting from the 1<sup>st</sup> calendar day of the next calendar month on which the Eligible Customer has first used the MISA for payroll service with the Bank (the “Payroll Eligible Period”) and is required to continuously use the MISA for payroll service with the Bank during the Payroll Eligible Period.
  - 如以自動轉賬出櫃服務方式設立出櫃服務,合資格客戶須獲得其僱主授權將其薪金經由本行指定之電子出櫃轉賬方式進註於高息戶口內。成功設立自動轉賬出櫃服務後,本行將根據該授權而行事。電子出櫃方式不包括經由電匯、結算所自動轉賬系統(CHATS)、快速支付系統、支票或現金存款收取的款項。

For the auto-payroll service set up, the Eligible Customer will need to obtain authorisation from the employer for crediting the MISA automatically with his/her salary through electronic payroll payment arrangements as the Bank specifies. Once the auto-payroll service has been successfully set up, the Bank will act in accordance with such authorisation. Electronic payroll payment does not include payment received through Telegraphic Transfer, CHATS, Faster Payment System, cheque or cash deposit.
  - 於出櫃優惠期內,如合資格客戶並未於高息戶口開戶當日後首3個月內透過高息戶口使用本行出櫃服務,或停止透過高息戶口使用本行出櫃服務,適用於高息戶口的出櫃額外利率將即時失效。即使合資格客戶日後成功使用或重新使用有關服務,出櫃額外利率將不再適用於合資格客戶之高息戶口。

During the Payroll Eligible Period, the Eligible Customer will no longer be entitled to the Salary Bonus Rate once the Eligible Customer fails to use the MISA for payroll service within the first 3 months from the account open date of MISA or ceases to use the MISA for payroll service, even if the Eligible Customer will use or resume the use of the payroll service thereafter.
  - 合資格客戶於整個出櫃優惠期內持續以HK\$1,000或以上之金額透過高息戶口以自動轉賬出櫃服務或常行指示之方式使用出櫃服務,即可享有出櫃現金回贈,回贈金額將於出櫃優惠期最後之下1個月月底進註高息戶口內。

The Eligible Customer who continues to use the MISA for the payroll service with minimum HK\$1,000 by using the mean of auto-payroll service or S.I. during the entire Payroll Eligible Period will be entitled to the Salary Cash Rebate. The Salary Cash Rebate will be credited into the MISA at the end of the succeeding month after the Payroll Eligible Period.
- 其他優惠 Other Privilege
  - 18歲或以上之合資格客戶,於開立高息戶口時出示有效之中學/大學學生證,可享HK\$100之現金回贈(「學生現金回贈」)。學生現金回贈將於高息戶口開戶當日後之下一個曆月底進註高息戶口內。

The Eligible Customer who aged 18 or above and is able to present his/her valid secondary/university student identity card at the time of opening the MISA will be entitled to HK\$100 cash rebate (the “Student Cash Rebate”). The Student Cash Rebate will be credited to the MISA at the end of the succeeding month from the account opening date of MISA.