

7. 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.

8. 若合資格客戶的戶口被終止運作、結束或停止使用，則由戶口被終止運作、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，合資格客戶將即時不再符合資格享有優惠。

If the Eligible Customer's account(s) is/are 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 promotional offers immediately.

9. 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 on all parties concerned.

10. 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.

11. 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.

12. 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



Pay Day! 出糧服務 PAYROLL SERVICE

僱主 + 僱員 同享獎賞 Rewards for Both Employers and Employees

The advertisement features a man in a blue vest and red tie sitting at a laptop, and a woman and a man looking at a laptop together. The background is a cityscape.

僱主
Employer

僱員
Employee

開戶獎賞 Account Opening Reward

HK\$200

HK\$100

出糧服務獎賞 Payroll Service Reward

HK\$500

HK\$300

+

僱主豁免代發薪金費用
Payroll Service Fee Waiver for Employer

 大眾銀行(香港)
PUBLIC BANK (HONG KONG)

www.publicbank.com.hk

顧客熱線
Customer Hotline

8107 0818

條款及細則 Terms and Conditions:

1. 出糧服務推廣(「此推廣」)之推廣期由2026年2月23日起至2026年7月31日止(包括首尾兩天)(「推廣期」)。

The promotion period of Payroll Service Promotion (the "Promotion") is from 23 February 2026 to 31 July 2026 (both dates inclusive) (the "Promotion Period").

2. 此推廣只適用於大眾銀行(香港)有限公司(「本行」)之全新及現有公司客戶(「合資格僱主」)及個人客戶, 不包括聯名客戶(「合資格僱員」)(統稱「合資格客戶」); 並不適用於本行之員工。

The Promotion is applicable to new and existing corporate customers (the "Eligible Employer") and individual customers, excluding joint customers (the "Eligible Employee") of Public Bank (Hong Kong) Limited (the "Bank") (collectively, the "Eligible Customer"), and not applicable to the Bank's staff.

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優惠同時使用。

Unless otherwise specified by the Bank, the promotional offers of the Promotion can be used in conjunction with other promotions provided by the Bank.

4. 開戶獎賞 Account Opening Reward

- 4.1 合資格僱主符合以下條件, 可享HK\$200開戶獎賞:

The Eligible Employer who fulfils the following conditions will be entitled to HK\$200 Account Opening Reward:

- i. 由「高息」儲蓄戶口(「高息戶口」)開戶日起計過去6個月內未持有本行之高息戶口; 及
Has not maintained any Maxi-Interest Savings Account with the Bank (the "MISA") during the past 6 months from the MISA opening date; and
- ii. 於推廣期內經本行任何一間分行成功開立高息戶口; 及
successfully opens a MISA via any branch of the Bank during the Promotion Period; and
- iii. 於高息戶口開戶當日, 高息戶口內維持HK\$50,000或以上的總結存。
maintains a total closing balance of HK\$50,000 or above in MISA on the MISA opening date.

- 4.2 合資格僱員符合以下條件, 可享HK\$100開戶獎賞:

The Eligible Employee who fulfils the following conditions will be entitled to HK\$100 Account Opening Reward:

- i. 由高息戶口開戶日起計過去6個月內未持有本行之高息戶口; 及
Has not maintained any MISA with the Bank during the past 6 months from the MISA opening date; and
- ii. 於推廣期內經本行任何一間分行成功開立高息戶口。
successfully opens a MISA via any branch of the Bank during the Promotion Period.

- 4.3 每位合資格客戶只可享開戶獎賞一次。

Each Eligible Customer can only enjoy the Account Opening Reward once.

- 4.4 開戶獎賞名額有限, 先到先得, 額滿即止。

The Account Opening Reward is limited in quota and available on a first-come-first-served basis.

- 4.5 開戶獎賞將於符合條款4.1或條款4.2的條件後之翌月月底存入合資格客戶的高息戶口內。

The Account Opening Reward will be credited to the MISA of the Eligible Customer at the end of the succeeding month after fulfilling the conditions under Clause 4.1 or Clause 4.2.

5. 出糧服務獎賞 Payroll Service Reward

- 5.1 合資格僱主符合以下條件, 可享HK\$500出糧服務獎賞:

The Eligible Employer who fulfils the following conditions will be entitled to HK\$500 Payroll Service Reward:

- i. 由推廣期開始日起計過去6個月內沒有經本行安排代發薪金; 及
Has not set up any Payroll Service with the Bank during the past 6 months from the start date of the Promotion Period; and
- ii. 於推廣期內經本行之網上理財或任何一間分行遞交代發薪金指示, 並連續3個月成功每月向至少3位僱員經代發薪金服務支付薪金, 而首單代發薪金指示需於推廣期內完成。
successfully set up Payroll Instruction via Net Banking or any branch of the Bank during the Promotion Period, and makes payroll payment via the Payroll Service to at least 3 employees each month for 3 consecutive months, with the first Payroll Instruction to be completed within the Promotion Period.

- 5.2 合資格僱員符合以下條件, 可享HK\$300出糧服務獎賞:

The Eligible Employee who fulfils the following conditions will be entitled to HK\$300 Payroll Service Reward:

- i. 由推廣期開始日起計過去6個月內沒有經自動轉賬出糧服務於本行收取薪金; 及
Has not received any salary via the Bank through auto-payroll service during the past 6 months from the start date of the Promotion Period; and
- ii. 連續3個月成功以自動轉賬出糧服務, 經本行之港元往來或儲蓄戶口(「港元戶口」)收取單筆HK\$10,000或以上的薪金, 而首筆薪金需於推廣期內收取。
receives a single salary of HK\$10,000 or above in a current or savings HKD account of the Bank (the "CASA") through auto-payroll service for 3 consecutive months. The first payroll must be received during the Promotion Period.

- 5.3 有關自動轉賬出糧服務之交易需包含「SALARY」、「SALARIES」、「WAGE」、「WAGES」或「PAYROLL」的說明, 並以本行之系統紀錄為準。

The transactions through auto-payroll service have to contain narrative of "SALARY", "SALARIES", "WAGE", "WAGES" or "PAYROLL", and is subject to the Bank's record.

- 5.4 每位合資格客戶只可享出糧服務獎賞一次。

Each Eligible Customer can only enjoy the Payroll Service Reward once.

- 5.5 出糧服務獎賞名額有限, 先到先得, 額滿即止。

The Payroll Service Reward is limited in quota and available on a first-come-first-served basis.

- 5.6 出糧服務獎賞將於2026年10月月底存入合資格客戶的港元戶口內。

The Payroll Service Reward will be credited to the CASA of the Eligible Customer at the end of October 2026.

6. 代發薪金費用豁免 Payroll Service Fee Waiver

合資格僱主符合以下條件, 可獲豁免代發薪金建立費及首次代發薪金手續費:

The Eligible Employer who fulfils the following conditions will be entitled to a waiver of the Payroll Service Set Up Fee and the first-time Payroll Instruction fee:

- i. 由推廣期開始日起計過去6個月內沒有於本行安排代發薪金; 及
Has not set up any Payroll Service with the Bank during the past 6 months from the start date of the Promotion Period; and
- ii. 於推廣期內經本行任何一間分行成功建立代發薪金指示。
successfully sets up Payroll Service via any branch of the Bank during the Promotion Period.