

雙 11 推廣 – 條款及細則

Double 11 Promotion – Terms and Conditions

1. 雙 11 推廣 (「此推廣」) 之推廣期由 2026 年 10 月 28 日起至 2026 年 11 月 27 日止 (包括首尾兩天) (「推廣期」)。
The promotion period of Double 11 Promotion (the “Promotion”) is from 28 October 2026 to 27 November 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」) 之個人客戶 (「合資格客戶」) , 並不適用於本行之聯名客戶及員工。
The Promotion is applicable to individual customers of Public Bank (Hong Kong) Limited (the “Bank”) only (the “Eligible Customer”), and is not applicable to the Bank’s joint customer and staff.
3. 除非本行另有規定, 此推廣之優惠不可與本行提供的其他推廣同時使用。
Unless otherwise specified by the Bank, the promotional offers of the Promotion cannot be used in conjunction with other promotion provided by the Bank.
4. **額外港元定期存款年利率 Additional HKD Fixed Deposit Rate**
 - 4.1. 合資格客戶於推廣期內, 於本行任何一間分行以 HK\$10,000 或以上敍做 6 個月港元定期存款 (「合資格定期存款」) , 可於相關定期存款金額之港元定期存款掛牌息率上享額外定期年利率 0.5%。
The Eligible Customer, who places a 6-month HKD fixed deposit with deposit amount of HK\$10,000 or above via any branches of the Bank during the Promotion Period (the “Eligible Fixed Deposit”), will be entitled to an additional fixed deposit rate of 0.5%p.a. on top of the board rate of HKD fixed deposit of respective deposit amount.
 - 4.2. 於推廣期內, 每位合資格客戶敍做合資格定期存款的上限為 HK\$2,000,000。若合資格定期存款的累積金額超過上限金額, 利率將以 6 個月之港元定期存款掛牌息率計算。
During the Promotion Period, the total amount of Eligible Fixed Deposit applicable to each Eligible Customer is capped at HK\$2,000,000. 6-month HKD fixed deposit board rate will be applied if the accumulated amount of the Eligible Fixed Deposit exceeds the cap.
 - 4.3. 優惠先到先得, 額滿即止。
The offer is limited to a quota on a first-come-first-served basis while quotas last.
5. **外幣兌換定期存款優惠 Foreign Exchange Fixed Deposit Offer**
 - 5.1. 合資格客戶符合以下要求, 可就其兌換的金額享有 1 星期定期存款年利率 11% :
The Eligible Customer, who fulfils the following conditions, will be entitled to 1-week fixed deposit rate of 11%p.a. on the converted funds:
 - (i) 於推廣期內, 透過本行任何一間分行以電匯價將港元兌換為人民幣或人民幣兌換為港元, 而該單筆兌換金額等值 HK\$20,000 或以上 (「合資格外幣兌換」); 及
Converts HKD to RMB or vice versa at any branches of the Bank at telegraphic transfer exchange rate with amount equivalent to HK\$20,000 or above in a single transaction (the “Eligible Foreign Exchange”) during the Promotion Period; and
 - (ii) 即時於分行將該筆合資格外幣兌換以相同貨幣敍做 1 星期的定期存款 (「合資格外幣兌換定期存款」)。
Places 1-week fixed deposit in the same currency using the Eligible Foreign Exchange at the branch simultaneously (the “Eligible Foreign Exchange Fixed Deposit”).
 - 5.2. 若有關定期存款的金額超過合資格外幣兌換金額, 利率將以 1 星期之港元或人民幣定期存款掛牌息率計算。
Where the amount of the relevant fixed deposit exceeds the Eligible Foreign Exchange amount, 1-week HKD or RMB fixed deposit board rate will be applied.

6. 如客戶續存其合資格定期存款或合資格外幣兌換定期存款，利率將以相關定期存款期及金額之港元或人民幣定期存款掛牌息率計算。
The board rate of HKD or RMB fixed deposit of respective deposit period and amount will be applied if the customer renews the Eligible Fixed Deposit or the Eligible Foreign Exchange Fixed Deposit.
7. 利息將以港幣或人民幣累計，並由定期存款之敍做日期開始，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 日或 360 日為每年基礎並以單利息基準計算。
Interest will be accrued in HKD or RMB 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 or 360-day annual basis.
8. 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.
9. 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).
10. 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.
11. 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.
12. 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.
13. 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.

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