

5. 其他優惠 Other Privileges

- 5.1 合資格客戶於獎賞期內透過本行之網上理財及/或大眾銀行支付手機應用程式完成最少1項之賬單繳款，可獲HK\$50之現金回贈（「轉數快現金回贈」）。轉數快現金回贈將於成功完成賬單繳款後之下一個曆月月底派發於其有效之高息戶口內。
Eligible Customer who has successfully made a minimum of 1 bill payment via the Bank's Net Banking and/or PBHK Pay during the Fulfillment Period will be entitled to HK\$50 Cash Rebate (the "FPS Cash Rebate"). The FPS Cash Rebate will be credited into the MISA of the Eligible Customer at the end of the succeeding month after the payment has successfully been made.
- 5.2 合資格客戶於開立高息戶口時申請本行大眾卡，由大眾卡發卡日起計，可獲豁免大眾卡年費3年。
Eligible Customer, who applies for the Bank's ATM Card (the "PB Card") at time of opening of MISA, will entitle to annual fee waiver from the card issuing date for the cardholder of the PB Card for 3 years.
- 5.3 合資格客戶可享精選銀行服務費用折扣優惠，折扣優惠只適用於下列銀行服務，並由開立高息戶口開戶日起計算之首年內使用：
Eligible Customer will entitle to discount on selected banking services, this discount will only applies to the following banking services of the Bank and for the first year from the account opening date of MISA:
(a) 禮券、本票手續費及常行指示設立費可享半價優惠；
50% off for the issuance of Gift Cheque, Cashier's Order and set up fee of S.I.,
(b) 旅遊、家居或家傭保險費用可享7折優惠。
30% off for applying the Travel Insurance, Home Insurance and Domestic Helper Insurance.
6. 在證券優惠期限及/或出櫃優惠期限內，合資格客戶於額外利息入數當日必須仍然持有最少1之高息戶口，否則合資格客戶之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入數當日必須仍然持有本行之高息戶口，否則合資格客戶之高息戶口可享之現金回贈將被自動作廢。
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 Eligible Customer's MISA will be forfeited automatically. Meanwhile, the Eligible Customer must maintain the MISA with the Bank on the cash rebate payment date(s), otherwise the respective cash rebate to the Eligible Customer's MISA will be forfeited automatically.
7. 儲蓄存款年利率高達1%（包括高息戶口高達0.2%之儲蓄存款年利率）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」）。上述高息戶口高達0.2%之儲蓄存款年利率以2021年5月3日之高息戶口內HK\$100,000或以下之分層存款額的儲蓄存款年利率釐定及只供參考，有關利率將由本行不時釐定且恕不另行通知。
The bonus interest rates of up to 1% p.a., including the MISA deposit interest rate of up to 0.2% p.a., is only apply to the deposit in the Eligible Customer's MISA (the "Eligible Deposit") which is capped at HK\$100,000 (the "Capped Amount"). The deposit interest rate of up to 0.2% p.a. of the MISA shown above is quoted as of 3 May 2021 according to interest rate of the deposit tier of HK\$100,000 or below under the MISA and for reference only. The interest rates of the MISA may change from time to time at sole discretion of the Bank without prior notice.
8. 高息戶口以現行之存款息率、優惠、服務收費及賬戶章程則條款及細則作準。
Existing deposit rates, benefits, service charges, Rates for Account Holder and terms and conditions of the MISA shall prevail.
9. 每位合資格客戶只可享以上優惠1次。若高息戶口被暫時終止運作或結束或停止使用，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.
10. 於證券優惠期限及/或出櫃優惠期限內，並符合上述與額外儲蓄存款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之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、本行之網上理財及電話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賬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, Internet Banking and Phone 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.
11. 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 all parties concerned. Should there be any discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.
12. 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.
13. 上述之條款及細則均受香港特別行政區之法律所規管及解釋。
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 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

「增值投資理財戶口」

輕鬆簡單讓財富增值

“Wealth Plus Premium Account” Program

Easy to Accumulate Wealth



現金回贈 高達 **HK\$ 2,250**^{2,4,5}
Cash Rebate up to



儲蓄存款年利率 高達 **1% p.a.**^{3,4,7}
Bonus Interest Rates up to



精選銀行服務費用 折扣優惠 高達 **50%**⁵
Discount Charges for Selected Banking Services up to



大眾銀行（香港）
PUBLIC BANK (HONG KONG)

顧客熱線
Customer Hotline

8107 0818

www.publicbank.com.hk

推廣條款及細則 Promotional Terms and Conditions:

「增值投資理財戶口」推廣(「推廣」)只適用於個人客戶: 客戶於新開立「高息」儲蓄戶口(「高息戶口」)的開戶日期前, 必須從沒有以個人或聯名方式持有任何大東銀行(香港)有限公司(「本行」)之賬戶及於開戶日期前12個月內並沒有開辦本行之任何賬戶, 並須符合推廣內相關條款及細則之個人客戶(「合資格客戶」)。合資格客戶可選擇由內之(i)現金回贈^{4,5}、(ii)適用於高息戶口之額外儲蓄存款年利率^{4,5}及(iii)其他優惠(合稱為「優惠」)。

“Wealth Plus Premium Account” Program (the “Program”) only applies to individual customers who must neither maintain any accounts under any products or services in sole name or joint name with Public Bank (Hong Kong) Limited (the “Bank”), nor closed any accounts in the past 12 months from the date of opening Maxi-Interest Savings Account (the “MISA”) and fulfilled relevant terms and conditions of the Program (the “Eligible Customer”). The Eligible Customer is entitled to (i) cash rebates^{4,5}, (ii) bonus interest rates^{4,5} applying to the MISA and (iii) other privileges under the Program (collectively, the “Privileges”).

- 推廣只適用於個人客戶, 並不適用於本行之員工。
The Program only applies to sole personal account excluding the staff of the Bank.
- 合資格客戶可享高達HK\$2,000現金回贈之迎新禮遇(「迎新現金回贈」)
合資格客戶須於成功開立高息戶口時存入最少HK\$10,000之存款及於高息戶口開戶日的下1個月曆日計的連續6個月(「獎賞期」)內符合以下條件, 方可享有此項之迎新現金回贈。
Eligible Customer can enjoy cash rebate of Welcome Privilege up to HK\$2,000 (the “Welcome Cash Rebate”).

To enjoy the Welcome Cash Rebates, Eligible Customer has to make an initial deposit of minimum HK\$10,000 at time of successfully opened the MISA and fulfil the following requirements for a consecutive of 6 months starting from the succeeding calendar month of the account opening date of MISA (the “Fulfillment Period”).

- 成功開立及持有個人往來戶口; 及
Successfully opened and maintained a sole personal Current Account, AND
- 成功開立及持有個人證券戶口及以新開立之高息戶口作為其證券結算戶口, 完成最少8次於香港聯合交易所上市及交易之證券的買賣(「證券交易」)及不能於任何連續3個月內未有透過新證券戶口完成任何證券交易之紀錄; 及
Successfully opened and maintained a sole personal Securities Account with MISA as settlement account, executed a minimum of 8 transactions of buy or sell orders of securities listed and traded on the Stock Exchange of Hong Kong (the “Securities Trading Order”). No execution of the Securities Trading Order via the New Securities Account for any 3 consecutive calendar months is not allowed, AND
- 成功以高息戶口登記及持有本行之網上理財; 及
Successfully registered and maintained the Bank’s Net-banking Service of the MISA, AND
- 成功以香港身份證及手機號碼或電郵地址登記本行之「轉數快」, 同時以本行之高息戶口綁定為收款賬戶, 並經「轉數快」進行最少1次之收款交易; 及
Successfully registered the Bank’s Faster Payment System (“FPS”) with Hong Kong Identity Card AND Mobile Phone Number/Email Address, binding with MISA as fund receiving account and make at least 1 transaction of fund receiving via FPS, AND
- 高息戶口於每月月底持有相關所需之每日平均結存。
Maintain required Average Daily Deposit Balance in MISA on every month end.

合資格客戶將按下表, 根據獎賞期內其高息戶口的每日平均結存獲贈相關迎新現金回贈。

Eligible Customer will be entitled to receive relevant Welcome Cash Rebate based on the Average Daily Deposit Balance maintained in MISA during the Fulfillment Period stated as below.

高息戶口於獎賞期內的每日平均結存 Average Daily Deposit Balance in MISA during the Fulfillment Period	首階段迎新現金回贈 Initial Welcome Cash Rebate	次階段迎新現金回贈 Remaining Welcome Cash Rebate	總迎新現金回贈 Total Welcome Cash Rebate
HK\$150,000 – HK\$300,000	HK\$100 (成功開立高息戶口時存入最少HK\$10,000之存款要求) (With an initial deposit of minimum HK\$10,000 at time of successfully opened the MISA)	HK\$200	HK\$300
> HK\$300,000 – HK\$500,000		HK\$900	HK\$1,000
> HK\$500,000		HK\$1,900	HK\$2,000

- 合資格客戶於符合成功開立高息戶口時存入最少HK\$10,000之存款要求, HK\$1000之首階段迎新現金回贈將於7個工作天後進註其有效之高息戶口內。
With the fulfillment of making an initial deposit of minimum HK\$10,000 at time of successfully account opening of MISA, a HK\$1000 of Welcome Cash Rebate will be credited into the Eligible Customer’s MISA after 7 working days of the account opening date.

- 符合上述2(a)-(e)之條件, 於獎賞期內, 高息戶口每日平均結存存在HK\$150,000至HK\$300,000之間的合資格客戶, 可享HK\$200迎新現金回贈; 高息戶口每日平均結存存在多於HK\$300,000至HK\$500,000之間的合資格客戶, 可享HK\$900迎新現金回贈; 高息戶口每日平均結存多於HK\$500,000的合資格客戶, 可享HK\$1,900迎新現金回贈。次階段迎新現金回贈會於獎賞期後的下1個月曆月底進註其有效之高息戶口內。
With the fulfillment of the above requirements of 2(a)–(e) during the Fulfillment Period, an Eligible Customer who maintains Average Daily Deposit Balance between HK\$150,000 and HK\$300,000 in MISA can enjoy a HK\$200 Welcome Cash Rebate; an Eligible Customer who maintains Average Daily Deposit Balance above HK\$300,000 to HK\$500,000 in MISA can enjoy a HK\$900 Welcome Cash Rebate; an Eligible Customer who maintains Average Daily Deposit Balance above HK\$500,000 in MISA can enjoy a HK\$1,900 Welcome Cash Rebate. This remaining Welcome Cash Rebate will be credited into the MISA of the Eligible Customer at the end of the succeeding month after the Fulfillment Period.

- 「每日平均結存」會於獎賞期內每個月月底以該曆月每日之存款結存總和, 除以該月份的日數(以曆日計)計算。於獎賞期內, 每月月底計算之每日平均結存須達HK\$150,000或以上。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2.2所得之迎新現金回贈。
「高息戶口於獎賞期內的每日平均結存」為該個月內每日之存款結存總和, 除以該6個月的總日數(以曆日計)計算。

The Average Daily Deposit Balance is calculated at the end of each month during the Fulfillment Period by the sum of the day-end deposit balance of the month and then divided by number of calendar days of the month. The Average Daily Deposit Balance calculated on each month-end should meet a minimum amount of HK\$150,000 during the Fulfillment Period. 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 2.2. The Average Daily Deposit Balance in MISA during the Fulfillment Period is calculated by the total sum of the day-end deposit balance of that 6 months and then divided by the total number of calendar days of that 6 months.

- 若客戶的高息戶口於獎賞期內任何1個月的每日平均結存少於HK\$150,000, 客戶則不符合條件享有條款2.2所定, 次階段之迎新現金回贈。
The remaining Welcome Cash Rebate stipulated under clause 2.2 will be invalid if the Average Daily Deposit Balance falls below HK\$150,000 in any one of the month-end during the Fulfillment Period.

- 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」)及以新開立之高息戶口作為其證券結算戶口。
The Eligible Customer should successfully open a securities account (the “New Securities Account”) within 1 month from the opening date of MISA and use the MISA as the settlement account for 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.
- 若合資格客戶於新證券戶口成功開戶後, 成功完成證券交易, 合資格客戶之高息戶口由下1個月曆日的首日日起計連續12個月(「證券優惠期」)可享證券額外利率。(例如: 客戶於2021年5月14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, 高息戶口將由2021年6月1日起計連續12個月可享證券額外利率。)
The Securities Bonus Rate will apply to the Eligible Customer’s MISA for a consecutive of 12 months from the 1st calendar day of the next calendar month after the New Securities Account has been successfully opened (the “Securities Eligible Period”) (e.g. The New Securities Account has been successfully opened by the Eligible Customer on 14 May 2021 and the MISA is taken as the settlement account, the Securities Bonus Rate of the MISA will be effective from 1 June 2021 for a consecutive of 12 months.) if the Eligible Customer successfully execute buy or sell order(s) of Securities Trading Order.

- 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證券結算戶口, 適用於合資格客戶之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證券結算戶口, 證券額外利率亦不再適用。
During the Securities Eligible Period, the Eligible Customer will not entitle the Securities Bonus Rate once the Eligible Customer closes the New Securities Account or ceases to use the MISA as the settlement account for the New Securities Account, even if the Eligible Customer re-opens the New Securities Account, or resumes the use of the MISA as the settlement account for 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個月內並未有完成任何證券交易之紀錄(「無交易紀錄期」), 適用於合資格客戶之高息戶口的證券額外利率將由無交易紀錄期之後第1個月曆日的首日日起失效, 往後亦不會再度生效。(例如: 客戶之證券優惠期由2021年6月1日起至2022年5月31日止, 假設於2021年7月1日至2021年9月30日的連續3個月內並未透過新證券戶口完成任何證券交易之紀錄, 其證券額外利率將由2021年9月1日起失效; 另假設於2021年9月份內曾透過新證券戶口完成證券交易, 但於2021年10月1日至2021年12月31日的連續3個月內並未有透過新證券戶口完成任何證券交易之紀錄, 其證券額外利率將由2021年12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 (“No Transaction Period”), the Eligible Customer will not entitle the Securities Bonus Rate from the 1st 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 customer’s Securities Eligible Period is from 1 June 2021 to 31 May 2022, and if there is no Securities Trading Order executed via the New Securities Account in the consecutive period of 3 calendar months from 1 July 2021 to 30 September 2021, the Securities Bonus Rate will become invalid from 1 September 2021 onwards; or if there is Securities Trading Order executed via the New Securities Account in the month of September 2021, but no Securities Trading Order executed via the New Securities Account in the consecutive period of 3 calendar months from 1 October 2021 to 31 December 2021, the Securities Bonus Rate will become invalid from 1 December 2021 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\$1000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設立出櫃服務。
The Eligible Customer has to use the MISA for the payroll service with minimum of HK\$10,000 by using the mean of Auto-payroll service or Standing Instruction (“S.I.”) within the first 3 months from the date of account opening of MISA.

- 合資格客戶首次透過高息戶口使用本行出櫃服務後, 並須由下1個月曆日的首日日起計連續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 1st 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.

- 以自動轉賬出櫃方式設立出櫃服務之合資格客戶, 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賬戶方式進註於高息戶口內。成功設立自動轉賬出櫃服務後, 本行將根據該授權進行電子出櫃方式, 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, 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
During the Payroll Eligible Period, the Eligible Customer will not entitle the Salary Bonus Rate once the Eligible Customer:
(a) 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
Fails to use the MISA for payroll service within the first 3 months from the account open date of MISA, OR
(b) 停止透過高息戶口使用本行出櫃服務;
Ceases to use the MISA for payroll service.

- 適用於合資格客戶之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。even if the Eligible Customer shall use or resume use of the payroll service thereafter.

- 合資格客戶於整個出櫃優惠期內以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常行指示之方式使用出櫃服務, 即可享有HK\$200出櫃現金回贈, 回贈金額將於出櫃優惠期後之下1個月月底進註於有效之高息戶口。
Eligible Customer who continues to use the MISA for the payroll service with minimum HK\$10,000 by using the mean of Auto-payroll service or S.I. during the entire Payroll Eligible Period will be entitled to HK\$200 Salary Cash Rebate. The Salary Cash Rebate will be credited into the MISA of the Eligible Customer at the end of the succeeding month after the Payroll Eligible Period.

- 合資格客戶於符合成功開立高息戶口時存入最少HK\$10,000之存款要求, HK\$1000之首階段迎新現金回贈將於7個工作天後進註其有效之高息戶口內。
With the fulfillment of making an initial deposit of minimum HK\$10,000 at time of successfully account opening of MISA, a HK\$1000 of Welcome Cash Rebate will be credited into the Eligible Customer’s MISA after 7 working days of the account opening date.

- 符合上述2(a)-(e)之條件, 於獎賞期內, 高息戶口每日平均結存存在HK\$150,000至HK\$300,000之間的合資格客戶, 可享HK\$200迎新現金回贈; 高息戶口每日平均結存存在多於HK\$300,000至HK\$500,000之間的合資格客戶, 可享HK\$900迎新現金回贈; 高息戶口每日平均結存多於HK\$500,000的合資格客戶, 可享HK\$1,900迎新現金回贈。次階段迎新現金回贈會於獎賞期後的下1個月曆月底進註其有效之高息戶口內。
With the fulfillment of the above requirements of 2(a)–(e) during the Fulfillment Period, an Eligible Customer who maintains Average Daily Deposit Balance between HK\$150,000 and HK\$300,000 in MISA can enjoy a HK\$200 Welcome Cash Rebate; an Eligible Customer who maintains Average Daily Deposit Balance above HK\$300,000 to HK\$500,000 in MISA can enjoy a HK\$900 Welcome Cash Rebate; an Eligible Customer who maintains Average Daily Deposit Balance above HK\$500,000 in MISA can enjoy a HK\$1,900 Welcome Cash Rebate. This remaining Welcome Cash Rebate will be credited into the MISA of the Eligible Customer at the end of the succeeding month after the Fulfillment Period.