

「高息」儲蓄戶口

財富增值 豐盛人生

Maxi-Interest Savings Account Wealth Accumulation for Life Enrichment



- **優惠儲蓄利率，不設低結餘服務月費¹**
Preferential Savings Interest Rate with No Low Balance Monthly Service Fee of the Account¹
- **同時開立「生息」往來戶口，理財更靈活方便**
With Opening of Interest-Bearing Current Account to Manage Your Finances Flexibly
- **另設港元/外幣定期存款服務，可享更優厚利息**
Privilege Time Deposit Rate for HKD/Foreign Currencies
- **成功開立「高息」儲蓄戶口，即送開戶禮品乙份²**
Free Account Opening Gift upon Successful Maxi-Interest Savings Account Opening²



 **大眾銀行(香港)**
PUBLIC BANK (HONG KONG)

顧客熱線

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註：
Remarks:

1. 「高息」儲蓄戶口(「高息戶口」)之每個級別的存款額將享有其個別的儲蓄年利率。根據高息戶口之每日結算淨額，日息將按每個存款級別當時適用之儲蓄年利率以365日為每年基礎及單利息基準計算，惟高息戶口之每日結算淨額必須超過或等於大眾銀行(香港)有限公司(「本行」)不時訂定的生息款額。然而若當日於此高息戶口之每日結算淨額不足該生息款額，此高息戶口則不能享有當日利息。所有應計日息會累積至每月月底並於翌月第1個工作天入賬。另高息戶口不設低結餘服務月費。
Under Maxi-Interest Savings Account (the "MISA"), respective savings interest rate(s) (% p.a.) will be applied to corresponding range(s) of Deposit Amount Tier. According to the daily closing balance, daily interest will be calculated and accrued on a simple basis at such savings rate(s) (% p.a.) applicable to corresponding Deposit Amount Tier(s) on a 365-day annual basis, provided that the daily closing balance exceeds or equals an interest bearing threshold as from time to time determined by Public Bank (Hong Kong) Limited (the "Bank"). No daily interest shall be accrued to the MISA in the event that the daily closing balance falls below such interest bearing threshold. Daily interest accrued shall be accumulated to the end of each month and credited into the MISA on the first business day of each subsequent month. In addition, no low balance monthly service fee for the MISA.
2. 凡於本行成功開立此高息戶口之客戶，皆可獲贈開戶禮品乙份。開戶禮品由本行不時釐定並將以先到先得形式派發，數量有限，送完即止。本行保留奉送開戶禮品之最終決定權。本行並非開戶禮品之供應商，對於因使用開戶禮品而引致或涉及的賠償、損失或責任或任何由此造成的、附帶的或特殊的損失，本行概不負責。
The account opening gift is determined by the Bank from time to time and will be given to any successful applicant of the MISA, subject to the first-come-first-served basis and limited in stock. The Bank's decision on giving out the account opening gift shall be final and conclusive. The Bank is not the supplier of the account opening gift. The Bank shall not be liable for any damages, losses or other liabilities whatsoever or any consequential, incidental or special damages suffered or incurred as a result of using the account opening gift.
3. 上述優惠須受相關條款及細則約束。詳情請向本行職員查詢。
The above promotion is bound by relevant terms and conditions. For details, please contact the Bank staff.
4. 本行有權隨時修訂、暫停或終止本優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
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 shall be final and conclusive.
5. 本文件的中、英文版本如有任何歧異，概以英文版本為準。
In case of discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.

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