



大眾銀行(香港) 保管箱推廣 – 條款及細則

Public Bank (Hong Kong) Safe Deposit Box Promotion – Terms and Conditions

1. 大眾銀行(香港)保管箱推廣(「推廣」)之推廣期由2025年7月2日起至2026年6月30日止(包括首尾兩天)(「推廣期」)。
- Public Bank (Hong Kong) Safe Deposit Box Promotion (the “Promotion”) starts from 2 July 2025 to 30 June 2026 (both dates inclusive) (the “Promotion Period”).

2. 推廣只適用於大眾銀行(香港)有限公司(「本行」)之個人客戶。
- The Promotion is applicable to individual customer of Public Bank (Hong Kong) Limited (the “Bank”) only.

3. 每位個人客戶於推廣期內可獲得港元定期存款獎賞及按揭貸款獎賞(統稱為「獎賞」)各一次。獎賞名額有限，先到先得，送完即止。
- Each individual customer is entitled to HKD Time Deposit Reward and Mortgage Loan Reward (collectively, the “Reward”) once throughout the Promotion Period. The Reward is limited in quota and available on first-come-first-serve basis while stocks last.

4. 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同時使用。
- Unless otherwise specified by the Bank, the promotional offers of the Promotion can be used in conjunction with other promotion provided by the Bank.

5. **港元定期存款獎賞**
HKD Time Deposit Reward

- 5.1 個人客戶在推廣期內於本行任何分行敍做以下定期存款金額之港元3個月、6個月或12個月定期存款(「合資格定期存款」)(並不適用於自動續存之定期存款)，並於條款7提及的指定分行新開立以下指定保管箱種類之保管箱，可獲豁免首年租金。

Individual customer, who places a 3-month, 6-month or 12-month HKD time deposit with the following time deposit amount during the Promotion Period at any branches of the Bank (the “Eligible Time Deposit”) (not applicable to auto-rollover time deposit placement) and rents the specified Safe Deposit Box Category as below at the Specific Branches mentioned in Clause 7, will be entitled to the waiver of the first year's annual rental fee.

定期存款金額 Time Deposit Amount	指定保管箱種類 Specified Safe Deposit Box Category
≥ HK\$1,000,000 – < HK\$2,000,000	E
≥ HK\$2,000,000 – < HK\$3,000,000	D
≥ HK\$3,000,000	C

- 5.2 保管箱推廣之確認信(「確認信」)將於敍做合資格定期存款當天交予客戶。
- The Acknowledgement Letter of Safe Deposit Box Promotion (the “Acknowledgement Letter”) will be given to the customer on the placement date of the Eligible Time Deposit.

- 5.3 如客戶以支票方式敍做合資格定期存款，而該支票遭退票，兌換獎賞的資格將會被取消而不作另行通知。
- Should a customer made the Eligible Time Deposit placement using a cheque that is later returned, the entitlement to the Reward will be canceled without further notice.

- 5.4 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 time deposit by the customer other than the maturity date of the time deposit is subject to the Bank's discretion. If the customer is allowed to uplift the time deposit other than the maturity date of the time deposit, the Bank will charge a pre-mature uplift cost to the customer. For details, please contact the Bank's staff.



- 5.5 港元定期存款之存款資料均由本行刊發的相關存款證明書上所列為準，並受本行之「賬戶章則」約束。有關詳情，可聯絡本行職員或瀏覽本行網站 www.publicbank.com.hk。

The deposit information of the HKD time deposit in the relevant Deposit Confirmation issued by the Bank shall be final and conclusive and subject to the restrictions of existing "Rules for Account Holder" in the Bank. For details, please contact the Bank's staff or visit the Bank's website at www.publicbank.com.hk.

6. 按揭貸款獎賞

Mortgage Loan Reward

- 6.1 個人客戶在推廣期內於本行任何分行成功申請按揭貸款，及在申請日起計 3 個月內提取相關之按揭貸款（「合資格按揭貸款」），並於條款 7 提及的指定分行新開立以下指定保管箱種類之保管箱，可獲豁免首年租金。

Individual customer, who successfully applies for a mortgage loan during the Promotion Period via any of the Bank's branches and draws down the relevant mortgage loan with the following mortgage loan amount within 3 months from the application date (the "Eligible Mortgage Loan") and rents the specified Safe Deposit Box Category as below at the Specific Branches mentioned in Clause 7, will be entitled to the waiver of the first year's annual rental fee.

合資格按揭貸款金額 Mortgage Loan Amount	指定保管箱種類 Specified Safe Deposit Box Category
≥ HK\$4,000,000 – < HK\$8,000,000	B
≥ HK\$8,000,000	A

- 6.2 如合資格按揭貸款的現金回贈及保管箱獲豁免之首年租金金額超過貸款額之 1%（「總現金回贈」），於申請時，該總現金回贈將包括在貸款額內以計算物業按揭貸款成數。

If the cash rebates amount of Eligible Mortgage Loan plus the amount of the annual rental fee waiver of the Safe Deposit Box (the "Total Cash Rebates") exceeds 1% of its loan amount, the Total Cash Rebates will be included as part of the loan amount for the calculation of Loan-To-Value Ratio during the application process.

- 6.3 如 A 或 B 類保管箱短缺，客戶可根據供應情況選擇 C、D 或 E 類保管箱作為替代。

If the provision of Safe Deposit Box Category A or B is not available, customer can choose from Safe Deposit Box Category C, D or E upon availability for alternative.

- 6.4 確認信將於提取合資格按揭貸款後交予客戶。分行職員將通知客戶前往分行領取確認信。客戶須於收到通知起計，180 天內前往分行領取確認信，否則獲得獎賞的資格將會被取消而不作另行通知。

The Acknowledgement Letter will be given to the customer after the Eligible Mortgage Loan is drawn down. The customer will be contacted by the branch staff to collect the Acknowledgement Letter at branch. Customer shall collect the Acknowledgement Letter at branch within 180 days from the date of receiving notification. Otherwise, the entitlement to the Reward will be canceled without further notice.

7. 保管箱之供應視乎個別指定分行的情況而定。有關保管箱的供應情況及保管箱的尺寸，請向以下指定分行查詢。

The availability of Safe Deposit Box is subject to the capacity of each Specific Branch. Please contact the Specific Branch below for the availability and the size of the Safe Deposit Box.

指定分行 Specific Branch	地址 Address	電話 Phone
總行 Main Branch	香港德輔道中 120 號大眾銀行中心 Public Bank Centre, 120 Des Voeux Road, Central, Hong Kong	2541 9222
石塘咀分行 Shek Tong Tsui Branch	香港干諾道西 188 號香港商業中心地下 B1 舖 Shop B1, G/F, Hong Kong Plaza, 188 Connaught Road West, Hong Kong	2546 2055
荃灣分行 Tsuen Wan Branch	新界荃灣青山公路 185-187 號荃勝大廈地下 G/F, Victory Court, 185-187 Castle Peak Road, Tsuen Wan, New Territories	2490 4191



8. 客戶須携同確認信並於確認信上註明的有效日期或之前，前往指定分行兌換獎賞，否則兌換獎賞的資格將會被取消而不作另行通知。有關獎賞兌換須遵守確認信上的條款及細則。詳情請參閱確認信。
Customer has to redeem the Reward with the Acknowledgement Letter through the Specific Branch on or before the validation date stated in the Acknowledgment Letter. Otherwise, the eligibility to redeem the Reward will be canceled without further notice. The redemption of the Reward is subject to the terms and conditions of the Acknowledgement Letter. For details, please refer to the Acknowledgement Letter.
9. 獎賞不可轉讓、退還或兌換現金。
The Reward cannot be transferred, returned or redeemed for cash.
10. 保管箱服務受本行之「保管箱租用條款及條件」約束。有關詳情，可聯絡本行職員或瀏覽本行網站 www.publicbank.com.hk。
The Safe Deposit Box service is subject to the Bank's "Terms and Conditions for Renting of Safe Deposit Box". For details, please contact the Bank's staff or visit the Bank's website at www.publicbank.com.hk.
11. 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.
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. 本條款及細則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.
14. 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.

借定唔借？還得到先好借！

To borrow or not to borrow? Borrow only if you can repay!

大眾銀行 (香港) 有限公司
Public Bank (Hong Kong) Limited