9.4 推薦獎賞將於受薦人符合以上指定條件後之翌月月底存入推薦人之高息戶口內。
The Referral Reward will be credited to the Referrer's MISA at the end of succeeding month after the Referee fulfiled the abovementioned conditions.

9.5 推薦人必須於推薦獎賞入數當日仍然持有高息戶口，否則推薦獎賞將自動被作廢。
The Referrer must maintain the MISA on the payment date of the Referral Reward, otherwise the Referral Reward will be forfeited automatically.

10. **出糧戶口獎賞 Payroll Account Reward**

10.1 合資格新客戶於開立高息戶口的翌月起計，連續6個月(「出糧獎賞期限」)以高息戶口經支票、本行的自動轉賬出糧服務或以常行指示方式收取HK$20,000或以上之薪金，可享有 HK$300現金獎賞(「出糧戶口獎賞」)。
The Eligible New Customer will be entitled to a cash reward of HK$300 (the "Payroll Account Reward") if he/she uses MISA to receive salary of HK$20,000 or above through cheque, auto-payroll service of the Bank, or standing instruction ("S.I.") for 6 consecutive months from the succeeding month of the account opening date of MISA (the "Payroll Reward Period").

10.2 出糧戶口獎賞將於出糧獎賞期限之翌月月底進誌高息戶口內。
The Payroll Account Reward will be credited to the MISA at the end of succeeding month of the Payroll Reward Period.

10.3 合資格新客戶必須於出糧戶口獎賞入數當日仍然持有高息戶口，否則出糧戶口獎賞將自動被作廢。
The Eligible New Customer must maintain the MISA on the payment date of Payroll Account Reward, otherwise the Payroll Account Reward will be forfeited automatically.

11. 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.

12. 若港元戶口被終止運作、結束或停止使用，則由港元戶口被終止運作、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，客戶將即時不再符合資格享有優惠。
If the CASA 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 customer will not be entitled to the privileges immediately.

13. 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.

14. 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.

15. 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.

16. 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 authorises 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

MPD0725_34

開立「高息」儲蓄戶口享高達HK$3,500獎賞
Open Maxi-Interest Savings Account Enjoy Rewards up to HK$3,500

新資金獎賞高達 New Fund Reward up to	HK$1,200
推薦獎賞高達 Referral Reward up to	HK$2,000
出糧戶口獎賞 Payroll Account Reward	HK$300

額外港元定期存款年利率
Additional HKD Time Deposit Rate **0.15% p.a.**

外幣兌換優惠匯率
Special Rates for Foreign Exchange

大眾銀行（香港）
PUBLIC BANK (HONG KONG)

顧客熱線
Customer Hotline
8107 0818

www.publicbank.com.hk

條款及細則 Terms and Conditions:

1. 精明儲蓄推廣(「推廣」)之推廣期由2025年7月2日起至2025年12月31日止(包括首尾兩天)(「推廣期」)。
   The promotion period of SaveSmart Promotion (the "Promotion") is from 2 July 2025 to 31 December 2025 (both dates inclusive) (the "Promotion Period").

2. 「合資格客戶」為合資格新客戶及合資格現有客戶。
   "Eligible Customer" refers to Eligible New Customer and Eligible Existing Customer.

3. 「合資格新客戶」指 (i) 於開立「高息」儲蓄戶口(「高息戶口」)的當日前12個月內沒有以個人名義持有大眾銀行(香港)有限公司(「本行」)之任何賬戶,及 (ii) 於推廣期內成功以個人名義經本行任何一間分行或透過 PBHK Digi 應用程式開立高息戶口的個人客戶;「合資格現有客戶」指於推廣期內以個人名義持有本行之任何港元往來或儲蓄戶口(「港元戶口」)的個人客戶。
   "Eligible New Customer" refers to individual customers who (i) have not maintained any accounts in sole name with Public Bank (Hong Kong) Limited (the "Bank") in the past 12 months from the account opening date of Maxi-Interest Savings Account (the "MISA"), and (ii) successfully open a MISA in sole name via any branch of the Bank or PBHK Digi Mobile Application during the Promotion Period; while "Eligible Existing Customer" refers to individual customers who have already maintained any current or savings account (the "CASA") in HKD in sole name with the Bank during the Promotion Period.

4. 除非本行另有規定,此推廣之優惠(不包括條款7的定期存款獎賞及條款8的外幣兌換優惠匯率)可與本行提供的其他推廣或計劃同時使用。
   Unless otherwise specified by the Bank, the privileges of the Promotion (except for Time Deposit Reward under Clause 7 and Special Rates for Foreign Exchange under Clause 8) can be used in conjunction with other promotion provided by the Bank.

5. 此推廣並不適用於本行之員工。
   The Promotion is not applicable to the Bank's staff.

6. **新資金獎賞 New Fund Reward**
   6.1 合資格客戶於推廣期內每月的第25日將資金存入本行之任何港元戶口,而與所有港元戶口於當月第5日的總結餘相比有HK$100,000或以上的增長(「新資金」),及由當月的第25日開始維持新資金至翌月的第5日(「新資金期」),即可享有以下新資金獎賞:
   The Eligible Customer, who deposits new funds to any of his/her CASA in HKD on 25th of the month during the Promotion Period with an increment of HK$100,000 or above compared with the total daily closing balance of all his/her CASA in HKD on 5th of the same month (the "New Fund"); and maintains the New Fund during the period from 25th of that month to 5th of the succeeding month (the "New Fund Period"), will be entitled to the respective New Fund Reward as follows:

新資金 New Fund	新資金獎賞 New Fund Reward
HK$100,000 - < HK$200,000	HK$100
≥ HK$200,000	HK$200

   為避免疑問,若合資格客戶於當月第5日並無持有任何港元戶口用作計算新資金,或新資金於新資金期內的任何一天少於HK$100,000,該月新資金獎賞的資格將自動被作廢。
   For avoidance of doubt, if the Eligible Customer does not maintain any CASA in HKD on 5th of the month for the calculation of the New Fund, or the New Fund falls below HK$100,000 on any day during the New Fund Period, the entitlement to the New Fund Reward of the month will be forfeited automatically.
   6.2 新資金獎賞將於新資金期結束後之當月月底進誌高息戶口或港元戶口(如合資格客戶並無持有高息戶口)內。
   The New Fund Reward will be credited to the MISA or CASA in HKD (in case the Eligible Customer does not maintain MISA) at the end of the month of the New Fund Period.
   6.3 合資格客戶於新資金獎賞入數當日必須仍然持有本行至少一個港元戶口,否則新資金獎賞將自動被作廢。
   The Eligible Customer must maintain at least one CASA in HKD with the Bank on the payment date of the New Fund Reward, otherwise the New Fund Reward will be forfeited automatically.

7. **定期存款獎賞 Time Deposit Reward**
   7.1 合資格新客戶首次連續4個月符合條款6.1新資金獎賞的資格(「要求」),並於符合要求當月的第15日至翌月的第14日期間經本行任何一間分行以HK$100,000至HK$3,000,000敘做3個月港元定期存款(「合資格定期存款」),可於合資格定期存款掛牌息率上享額外年利率0.15%(「定期存款獎賞」)。每位合資格新客戶只可享定期存款獎賞一次。
   The Eligible New Customer, who fulfils the conditions of the New Fund Reward under Clause 6.1 for 4 consecutive months for the first time (the "Requirement") and places a 3-month HKD time deposit with deposit amount of HK$100,000 to HK$3,000,000 (the "Eligible Time Deposit") via any branch of the Bank from the 15th of the month that the Eligible New Customer fulfiled the Requirement to the 14th of the succeeding month, will be entitled to an additional time deposit rate of 0.15%p.a. on top of the board rate of the Eligible Time Deposit (the"Time Deposit Reward"). The Eligible New Customer could only enjoy the Time Deposit Reward once.
   7.2 合資格新客戶須於敍做合資格定期存款當日仍然持有本行之高息戶口,否則定期存款獎賞將自動被作廢。
   The Eligible New Customer must maintain the MISA with the Bank on the placement date of the Eligible Time Deposit, otherwise the Time Deposit Reward will be forfeited automatically.
   7.3 如客戶續期其合資格定期存款,利率將以相關定期存款期及金額之港元定期存款掛牌息率計算。
   The board rate of HKD time deposit of respective deposit period and amount will be applied if the customer renews the Eligible Time Deposit.
   7.4 利息將以港幣累計,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日為每年基礎並以單利息基準計算。
   Interest will be accrued in HKD 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 time deposit and the respective interest rates quoted by the Bank. Interest will be calculated on a simple and 365-day annual basis.
   7.5 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 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.
   7.6 定期存款之存款資料均由本行刊發的相關定期存款証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 time deposit in the relevant Time Deposit Confirmation issued by the Bank shall be final and conclusive and subject to the Bank's "Rules of Account Holder" & its Supplement(s).

8. **外幣兌換優惠匯率Special Rates for Foreign Exchange**
   8.1 合資格新客戶於推廣期內經本行任何一間分行將港元兌換成指定貨幣或將指定貨幣兌換成港元,均可於電匯兌換價尊享優惠匯率(「外幣兌換優惠匯率」)。本優惠的指定貨幣及外幣兌換優惠匯率將不定時調整,並以本行最新公布為準。交易前請向本行職員查詢詳情或參閱於本行分行或本行網站www.publicbank.com.hk/emarketer/SpecialRatesFX所展示之最新「外幣兌換優惠匯率」。
   The Eligible New Customer who converts HKD to selected currencies or vice versa via any branch of the Bank during the Promotion Period will be entitled to the special rates on telegraphic transfer exchange rate (the "Special Rates for Foreign Exchange"). The selected currencies and the Special Rates for Foreign Exchange are subject to the Bank's review and to be announced by the Bank from time to time. Before making the transaction, please contact the Bank's staff or refer to the latest "Special Rates for Foreign Exchange" displayed at the branches or on the Bank's website at www.publicbank.com.hk/emarketer/SpecialRatesFX for details.
   8.2 本行會根據市場利率、貨幣匯率及其他因素的波動而不時調整電匯兌換價。
   The telegraphic transfer exchange rate is subject to the Bank's review according to fluctuations on market interest rates, currency rates and other factors from time to time.

9. **推薦獎賞 Referral Reward**
   9.1 推薦人於推廣期內成功推薦受薦人於任何一間分行開立高息戶口,且受薦人須於開立高息戶口的翌月起計連續2個月符合條款6.1新資金獎賞的條件,推薦人可享有HK$200現金獎賞(「推薦獎賞」)。
   If the Referrer successfully refers a Referee to open a MISA via any branch of the Bank during the Promotion Period, and the Referee fulfils the conditions of the New Fund Reward under Clause 6.1 for 2 consecutive months from the succeeding month of the account opening date of MISA, the Referrer will be entitled to a cash reward of HK$200 (the "Referral Reward").
   9.2 適用於推薦人 For Referrer:
   9.2.1 「推薦人」指推薦時以個人名義持有本行高息戶口之個人客戶。
   "Referrer" refers to the individual customer who has maintained a MISA in sole name with the Bank at the time of referral.
   9.2.2 於推廣期內,推薦人每次成功推薦均可享有推薦獎賞,上限為10次。
   The Referrer can enjoy the Referral Reward for up to 10 successful referrals during the Promotion Period.
   9.3 適用於受薦人 For Referee:
   9.3.1 「受薦人」指於開立高息戶口的開戶當日前12個月內沒有以個人名義持有本行之任何賬戶之個人客戶。
   "Referee" refers to individual customer who has not maintained any accounts in sole name with the Bank in the past 12 months from the account opening date of MISA.
   9.3.2 受薦人須於推廣期內經任何一間分行以個人名義開立高息戶口,並提交已由推薦人及受薦人填寫及簽署的「大眾銀行(香港)有限公司 — 精明儲蓄推廣之推薦表格」。
   The Referee is required to open a MISA via any branch of the Bank during the Promotion Period and submit the "Public Bank (Hong Kong) Limited - Referral Form of SaveSmart Promotion" which has been completed and signed by both Referrer and Referee upon opening of MISA.