

## **Information, Terms and Conditions Regarding Maxi-Interest Savings Account (the “MISA Account”)**

The terms and conditions of the MISA Account are herein contained. Such terms and conditions shall be supplemental to the terms and conditions contained in any other account opening document(s) signed by the successful applicant of the MISA Account (“Customer”), and in case of inconsistency, the terms and conditions herein shall prevail. Unless and until so expressly revised, all existing terms and conditions regulating savings account(s) operation with Public Bank (Hong Kong) Limited (“the Bank”) shall apply to the MISA Account and remain in full force at all times.

1. Under the MISA Account, 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 the Bank. No daily interest shall be accrued to the MISA Account 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 Account on the first business day of each subsequent month. The Bank reserves the right to change the number of Deposit Amount Tier, the range of each Deposit Amount Tier, the savings interest rate (% p.a.) of each Deposit Amount Tier and the interest bearing threshold of the MISA Account as from time to time the Bank thinks necessary by giving notice in writing or in such manner as the Bank thinks fit.
2. A person is permitted to open only one MISA Account under one name (or name-combination in case of joint MISA Account) subject to the lifting of this one-name-one-account restriction at any time as the Bank may think necessary. For example, a person may operate at the same time one sole-name MISA Account, one sole-proprietorship MISA Account, one joint MISA Account with his/her spouse, and one joint MISA Account with his/her relative(s) or friend(s).
3. The average monthly balance of the MISA Account will not be counted into the average monthly total relationship balance in calculating the monthly interest for Prestige Account, if applicable.
4. The Bank may at any time at its discretion add, delete or amend hereto any terms and conditions contained herein or any other documents or in relation to the MISA Account by giving notice in writing or in such manner as the Bank thinks fit.
5. No person other than the Bank and the customer 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.
6. In case of discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.
7. These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

## 關於「高息」儲蓄戶口（「高息戶口」）之戶口資料、條款及細則

下列關於高息戶口之條款及細則用以補充已成功申請高息戶口之客戶（「客戶」）已簽署之任何其他開戶文件所載的條款及細則。如兩者有衝突，當以本文件所載的條款及細則為準。除非明文修訂，否則所有現行大眾銀行(香港)有限公司（「大眾銀行(香港)」）的儲蓄戶口的運作規定將適用於此高息戶口，並持續具有效力。

1. 此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。根據每日戶口結算淨額，日息將按每個存款級別當時適用之儲蓄年利率以三百六十五日為每年基礎及單利息基準計算，惟每日結算淨額必須超過或等於大眾銀行(香港)不時訂定的生息款額。然而若每日結算淨額低於該生息款額，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一個工作天入賬。大眾銀行(香港)有權不時更改高息戶口之存款額級別之數目、每級別的存款額、每個存款額級別相應之儲蓄年利率及生息款額，並以書面或大眾銀行(香港)認為合適之方式通知客戶。
2. 大眾銀行(香港)可隨時按其需要取消下列限制，否則每人（或每個聯名戶口組合）只許開設一個高息戶口。例如，申請人可同時以個人、獨資商號、與配偶聯名及與親友聯名名義各開設一個高息戶口。
3. 高息戶口之每月平均結餘將不會被計於優裕理財戶口之每月平均全面資產總值內，以計算優裕理財戶口之每月應得利息(如適用)。
4. 大眾銀行(香港)只須以書面或以大眾銀行(香港)認為合適之方式通知客戶，便可不時全權增刪或修訂本文所載或於其他文件所載或有關此高息戶口的任何條款及細則。
5. 除大眾銀行(香港)及客戶外，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。
6. 本文件的中、英文版本如有任何歧異，概以英文版本為準。
7. 所有上述條款及細則均受香港特別行政區之法律所規管及闡釋。