

3 November 2025
2025 年 11 月 3 日

Adjustment on HKD Prime Rate and HKD Deposit Rates
調整港元最優惠利率及港元存款年利率

Public Bank (Hong Kong) Limited (the “Bank”) announces that with effect from 3 November 2025 (Monday), its Hong Kong Dollar (HKD) Prime Rate will be revised downwards from 5.375%p.a. to **5.250%p.a.**

大眾銀行(香港)有限公司(「本行」)宣布由 2025 年 11 月 3 日(星期一)起,本行之港元最優惠利率由年利率 5.375%下調至年利率 **5.250%**。

Meanwhile, with effect from the same date, the Bank’s HKD Deposit Rates will be adjusted to the following:

同時,本行之港元存款年利率亦會調整如下,並同日生效:

Maxi-Interest Savings Account 「高息」儲蓄戶口	
Daily Closing Balance (HKD) 每日結餘 (港元)	Tiered Interest Rate (p.a.) 分層年利率
≤ 100,000	0.125%
> 100,000	0.050%
Remarks 註: Applicable to account with daily closing balance of HKD3,000 or above. 每日結餘達港元 3,000 或以上方可獲享以上利率優惠。	

Interest-Bearing Current Account 「生息」往來戶口		
Daily Closing Balance (HKD) 每日結餘 (港元)	Tiered Interest Rate (p.a.) 分層年利率	
	Personal/Joint Account 個人/聯名客戶	Corporate Account 商業客戶
≤ 50,000	Nil 不設利息	Nil 不設利息
> 50,000 - 100,000	0.050%	Nil 不設利息
> 100,000	0.050%	0.050%

Individual tiered deposit rate applies to corresponding range of deposit amount tier.
個別之分層年利率適用於相對級別的存款額。

For deposit rates of other accounts, please refer to the Bank’s website at www.publicbank.com.hk.
有關其他戶口之存款年利率,請參閱本行網站 www.publicbank.com.hk。

For any enquiries, please feel free to contact the Bank’s Customer Hotline at (852) 8107 0818 or visit any of the Bank’s branches.

如有任何查詢,請聯絡本行顧客熱線(852) 8107 0818 或親臨本行任何一間分行。

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