

30 October 2026

Implementation of Transfer Restrictions for Mobile Account Opening Customers

To enhance risk management, **effective 30 November 2026** (the “Effective Date”), Public Bank (Hong Kong) Limited (the “Bank” or “we”) will implement transfer restrictions for customers who opened their accounts remotely via the "PBHK Digi" mobile application (“PBHK Digi”) **and** have not yet completed identity verification at our branches.

Daily transfer limits for the affected transaction types listed below for both Net Banking and PBHK Digi will automatically be adjusted to zero starting from the Effective Date. The affected customers will only be able to conduct small-value fund transfers via PBHK Digi.

Affected Transaction Types:

1. Transfer to pre-registered accounts
2. Transfer to un-registered accounts
3. Transfer to personal account in Mainland China via Payment Connect
4. Telegraphic Transfer Application
5. Bill payment
6. Cashier's Order Application
7. Demand Draft Application
8. Payee Registration
9. Transfer Limit Settings

To avoid any inconvenience, the Bank advises the affected customers to visit any of our branches in person with their Hong Kong Identity Card to complete the identity verification process as soon as possible. Once identity verification is successfully completed, the affected customers will receive a notification on the removal of the transfer restrictions via SMS and email, and may adjust the daily transfer limits via Net Banking or PBHK Digi to resume normal transactions.

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

Public Bank (Hong Kong) Limited

2026年10月30日

實施手機開戶客戶轉賬限制

為加強風險管理，由 **2026 年 11 月 30 日** (「生效日期」) 起，大眾銀行(香港)有限公司(「本行」)將對透過PBHK Digi手機應用程式(「PBHK Digi」)遙距開立賬戶及尚未曾親臨分行完成身份驗證的客戶實施轉賬限制。

自生效日起，網上理財及PBHK Digi內以下受影響交易類型的每日轉賬限額將自動調整為零。受影響客戶屆時將僅能透過PBHK Digi進行小額資金轉賬。

受影響交易類型：

1. 轉賬至已登記賬戶
2. 轉賬至未登記賬戶
3. 透過「跨境支付通」轉賬至中國內地個人賬戶
4. 電匯申請
5. 繳付賬單
6. 本票申請
7. 匯票申請
8. 登記收款人
9. 更改轉賬限額

為免帶來不便，本行建議受影響客戶盡快攜同香港身份證親臨本行任何分行完成身份驗證程序。成功完成身份驗證程序後，受影響客戶將透過短訊及電郵收到解除轉賬限制的通知，屆時便可透過網上理財或PBHK Digi調整每日轉賬限額，以恢復正常交易。

如有任何查詢，歡迎致電開戶分行、本行顧客熱線(852) 8107 0818或親臨任何分行與職員聯絡。

大眾銀行(香港)有限公司 謹啟