

13 January 2026

Customer Notice – Enhancement of Security Measures for Personal Net Banking

To further strengthen the security of Personal Net Banking service, with effect from 26 January 2026 (the “Effective Date”), all sole personal account customers who have activated the mobile token function on the PBHK Digi mobile application will be required to use the mobile token for two-factor authentication when:

- Logging in to Personal Net Banking; and
- Conducting high-risk transactions* via Personal Net Banking.

Customers who have yet to activate the mobile token function are advised to download the PBHK Digi mobile application and complete the activation process as soon as possible to avoid any disruption on service and experience our Net Banking functions.

Important Notes

From the Effective Date onwards:

- Customers who have not successfully activated the mobile token function will still be able to log in to Personal Net Banking. However, high-risk transactions will not be able to conduct;
- If customers need to perform high-risk transactions, please activate the mobile token function in the PBHK Digi mobile application and then submit the transaction again.

For enquiries, please feel free to contact the Bank’s e-Banking Support Hotline at (852) 2541 9206.

Public Bank (Hong Kong) Limited

** High-risk transactions include funds transfer to unregistered payees, bill payment to high-risk categories or merchant, registering payee accounts, setting the transfer limit, setting up or amending direct debit authorization and updating contact information.*

2026年1月13日

客戶通告 - 加強個人網上理財保安措施

為進一步加強個人網上理財服務安全性，由2026年1月26日（「生效日」）起，所有已於PBHK Digi手機應用程式啟動「流動保安編碼器」功能的個人戶口客戶，於以下情況必須使用流動保安編碼器作為雙重認證：

- 登入個人網上理財；及
- 透過個人網上理財進行高風險交易*。

尚未啟動「流動保安編碼器」功能的客戶，敬請盡快下載「PBHK Digi」手機應用程式並完成相關啟動程序，以免服務中斷及使用網上理財功能。

重要提示

由生效日起：

- 未成功啟動流動保安編碼器功能之客戶將仍可登入個人網上理財，但將無法進行高風險交易；
- 客戶如需進行高風險交易，請於PBHK Digi手機應用程式內啟動「流動保安編碼器」功能後重新提交交易。

如有任何查詢，歡迎致電本行電子銀行服務熱線(852) 2541 9206。

大眾銀行(香港)有限公司 謹啟

* 高風險交易包括轉賬至未登記收款人、繳費至高風險類別或商戶、登記收款人賬戶、設定轉賬限額、設立或更改直接付款授權及更新聯絡資料。