

Customer Notification – Amendments to the Bank’s “Rules for Account Holder”

Please be informed that we have amended the “Rules for Account Holder” and the amended “Rules for Account Holder” will take effect from 6 February 2026 (the “Effective Date”). The summary of the amendments is available at any of our branches or “News and Announcements” in our website <https://www.publicbank.com.hk>.

Please note that the amended “Rules for Account Holder” shall be binding on you if you continue to use our services and/or retain your bank account(s) on or after the Effective Date. Please visit any of our branches if you do not accept the amendments.

For enquiries, please contact our branches or call our Customer Hotline at (852) 8107 0818.

Public Bank (Hong Kong) Limited

2 January 2026

客戶通告 – 有關「賬戶章則」之修訂

特此通知本行將已修訂「賬戶章則」並於 2026 年 2 月 6 日起 (「生效日」) 生效。修訂之摘要可於本行各分行索取或於本行網站 <https://www.publicbank.com.hk> 之「銀行消息及公布」下載。

請注意，若閣下於生效日或之後繼續使用本行的銀行服務及/或保留閣下之賬戶，新修訂之「賬戶章則」將對閣下具有約束力。若閣下不接納修訂之內容，請親臨本行任何一間分行。

如有查詢，請於聯絡本行分行或致電本行顧客熱線 (852) 8107 0818。

大眾銀行(香港)有限公司

2026 年 1 月 2 日

Notice of Amendments to the Bank's "Rules for Account Holder"

有關「賬戶章則」之修訂通知

Please be informed that we have amended the "Rules for Account Holder" and the amended Rules will take effect from 6 February 2026 (the "Effective Date"). A summary of the amendments is provided as below (*the new contents are underlined and removed contents are marked with strikethrough lines*):

特此通知本行將已修訂「賬戶章則」並於 2026 年 2 月 6 日起(「生效日」)生效。以下為修訂之摘(新增之內容以底線列明及刪除之內容以劃掉方式列明):

Clause 條款	Amendments 修訂內容
Rules Governing Time Deposits 定期存款章則	Rules Governing <u>Time Fixed Deposits and Notice Deposits</u> 定期存款及通知存款章則
1. Preliminary 1. 首要事項	1.1 These rules (the "Accounts Rules") apply to each <u>Time Fixed Deposit and Notice Deposit (Collectively, "Deposit")</u> placed with the Public Bank (Hong Kong) Limited (the "Bank") and the deposit account (the "Account") thereby opened for the holder of the Account (the "Deposit"). 1.1 本定期存款章則(下稱「本章則」)適用於每筆存入大眾銀行(香港)有限公司(下稱「銀行」)的定期存款及通知存款(下稱「存款」)及就存款而為存款人(下稱「存款人」)開設的存款賬戶(下稱「賬戶」)。
4. Interest 4. 利息	4.2 Interest is payable only upon withdrawal for Call <u>Notice Deposits</u> and upon maturity for Fixed Deposits / monthly agreed upon by the Bank at the request of the Depositor who places Fixed with over one-month period. 4.2 銀行只須在通知存款提款時及定期存款到期時，才支付利息;至於超過一個月之定期存款，在銀行可接受之情況下存款人可選擇按月支取利息或定期存款到期時才支取利息。 4.3 Interest will accrue in the same currency as that of the Deposit and: - (b) in the case of Call <u>Notice Deposit</u> , at the daily rate for the same type of <u>Call Notice Deposit</u> for the currency concerned quoted by the Bank during the deposit period and will be paid for the actual number of days elapsed, excluding the date of withdrawal. 4.3 利息以與存款貨幣相同的貨幣累計: (b) 對於通知存款而言，利息按銀行在存款期間就以該通知存款貨幣為單位的同類通知存款所報的利息率，及實際已過存款日數(不計提款日)計算。
5. Withdrawal and Disposal on Maturity 5. 存款到期時的提取及運用	5.1 Fixed Deposits can only be withdrawn on maturity. <u>Call Notice Deposits</u> can only be withdrawn by giving the appropriate length of notice in advance by the Depositor to the Bank that is required for the type of <u>Call Notice Deposit</u> concerned. 5.1 定期存款只可在到期日提取。有關通知存款，存款人必須按同類通知存款所須的通知期，預先通知銀行，方可提取。

	<p>5.5 If no acceptable disposal instruction is received before maturity, the Bank will at maturity hold the Deposit at the Depositor's disposal pending the receipt of acceptable instructions from the Depositor. The Bank may levy charges on the proceeds pending such instructions. The Bank may, but shall not be obliged to, pay interest on the Deposit for the period from maturity until acceptable instructions are received, at the then 24 hour's call rate of 1-Day time fixed deposit rate or at such other rate and on such terms as the Bank may at its sole discretion think fit.</p> <p>5.5 倘若在存款到期時，銀行尚未收到可為其接受的運用存款指示，則銀行可在到期日，持有存款以供存款人處置，以待收到由存款人發出的並可為銀行接受的指示。在待收該指示時，銀行可對實交存款人的款項徵收費用。銀行可以，但不一定要，對該存款支付利息，利息計算期為由到期日開始至收到可接受的指示為止，利息率為二十四小時通知存款利率或一天定期存款利率或其他利率；有關利息的支付，銀行可自主採用其認為適當的條款。</p>
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2 January 2026

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