
15 December 2025

Launch of “Payment Connect” Service

Public Bank (Hong Kong) Limited (the “Bank”) shall participate in the “Payment Connect” launched by the Hong Kong Monetary Authority and the People's Bank of China. With effect from 15 December 2025, personal customers¹ can instantly transfer RMB to personal bank accounts at designated banks in the Mainland China via Faster Payment System (“FPS”) and simultaneously receive RMB or HKD transfers from designated banks in the Mainland China via FPS.

Transfer to Personal Bank Accounts at Designated Banks in Mainland China

Personal customers can use the “Payment Connect” service by login to Net Banking or using the latest version of the “PBHK Digi” mobile app. Customers can choose to debit from their RMB or HKD account and then input the phone number or bank account number and the payee's name to make real-time fund transfers to Mainland China². Customers will also receive instant SMS and/or email notification to confirm the transfers.

Receiving HKD or RMB Transfers from Designated Banks in Mainland China

The Bank's customers can also receive real-time cross-boundary transfers from individuals in the Mainland China using their account number, phone number or FPS ID.

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

Public Bank (Hong Kong) Limited

Remarks:

1. Transfers to bank accounts in Mainland China via Payment Connect are only applicable to Hong Kong residents holding a Hong Kong identity card.
 2. The daily transfer limit for Payment Connect is HKD10,000 or equivalent and the annual transfer limit is HKD200,000 or equivalent. The limit is separate from the daily same-name remittance limit of RMB80,000.
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2025年12月15日

推出「跨境支付通」服務

大眾銀行(香港)有限公司(「本行」)參與由香港金融管理局及中國人民銀行推出的「跨境支付通」，由2025年12月15日起，個人客戶¹可透過轉數快即時將人民幣轉賬至中國內地指定銀行的個人賬戶，同時亦可透過轉數快接收來自中國內地指定銀行的人民幣或港元轉賬。

轉賬至中國內地指定銀行的個人賬戶

個人客戶可登入網上理財或使用最新版本的「PBHK Digi」手機應用程式以使用「跨境支付通」服務，客戶可選擇以人民幣或港元賬戶扣賬，然後輸入電話號碼或銀行賬戶號碼及收款人姓名，便可即時轉賬至中國內地²。客戶更可即時收取提示訊息，以確認款項成功轉賬至內地銀行賬戶。

接收來自中國內地指定銀行的人民幣或港元的轉賬

本行客戶亦可透過賬戶號碼、電話號碼或轉數快識別碼，便可實時接收來自中國內地個人的跨境轉賬。

如有任何查詢，歡迎致電本行顧客熱線(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

註：

1. 透過「跨境支付通」轉賬至中國內地銀行賬戶只適用於持有香港身份證之香港居民。
 2. 「跨境支付通」的每日轉賬限額為港幣10,000元或其等值，而每年轉賬限額為港幣200,000元或其等值。此限額獨立於每日人民幣80,000元的同名匯款限額。
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