

New Customer Fixed Deposit Promotion

Eligible Customer² who places the Privilege Fixed Deposit³ with New Fund⁵ of HK\$10,000 or above for 1 month and fulfils other Requirements¹ can enjoy the Privilege Rate⁴. The first 100 Eligible Customers who have successfully fulfilled the Requirements can get extra HK\$100 Cash Reward^{1,6}.

1 Month HKD Privilege Fixed Deposit

Privilege Rate⁴

3.15%p.a.

Cash Reward^{1,6}

+ HK\$100

Terms and Conditions:

- From 08 July 2020 till 31 July 2020 (both days inclusive) (“**Promotion Period**”), Eligible Customer² who successfully fulfils the following requirements (“**Requirements**”) on the same day can enjoy the Privilege Rate⁴ for the Privilege Fixed Deposit:
 - opens a Maxi Interest Savings Account (“**MISA Account**”) with an initial deposit of HK\$100 or above at Public Bank (Hong Kong) Limited (“**Bank**”);
 - registers the Bank’s “Interest Up Fixed Deposit” Program; and
 - places the Privilege Fixed Deposit³ and uses the MISA Account as the settlement account of the Privilege Fixed Deposit.The first 100 Eligible Customers who have successfully fulfilled the Requirements during the Promotion Period will get extra HK\$100 cash reward (“**Cash Reward**”). The New Customer Fixed Deposit Promotion (“**Promotion**”) is applicable to individual customer only, but not applicable to the Bank’s staff. The Promotion is limited in quota and on a first-come-first-served basis.
- “**Eligible Customer**” refers to a customer who has not maintained or closed any fixed deposit account, current account and savings account in the past 12 months (whether in his/her sole name or jointly with third party(ies)) from the date of the placement of the Privilege Fixed Deposit.
- “**Privilege Fixed Deposit**” refers to the first 1-Month HKD fixed deposit to be placed by the Eligible Customer with New Fund⁵ of HK\$10,000 or above via branch network during the Promotion Period. For each Customer Information Number maintained with the Bank, the maximum Privilege Fixed Deposit amount eligible to the Promotion is HK\$100,000. The Eligible Customer can only choose to credit the principal and the interest of the Privilege Fixed Deposit into his/her MISA Account on the maturity date.
- “**Privilege Rate**” refers to the Privilege Fixed Deposit rate of 3%p.a. plus the extra interest spread of 0.15%p.a. under the “Interest Up Fixed Deposit” Program (“**Extra Interest Spread**”). The Extra Interest Spread will be reflected in the fixed deposit rate stated in the relevant Deposit Confirmation. For details of the terms and conditions related to the “Interest Up Fixed Deposit” Program, please visit the Bank’s website or contact the Bank’s staff.
- “**New Fund**” includes any deposit amount credited via cash / cheque from other financial institutions / Inward Telegraphic Transfer / CHATS / Faster Payment System from other financial institutions. It does not include any deposit withdrawn or transferred from any account within the Bank. In case of any dispute, the Bank has the sole discretion to determine the definition of New Fund.
- The Cash Reward will be credited to the Eligible Customer’s MISA Account within 3 working days from the account opening date of the MISA Account. The Eligible Customer must maintain the MISA Account with the Bank on the payment date of the Cash Reward, otherwise the Cash Reward will be forfeited automatically.
- Early uplift of the Privilege Fixed Deposit by the customer other than the maturity date of the Privilege Fixed Deposit is subject to the Bank’s discretion. If the customer is allowed to uplift the Privilege Fixed Deposit other than the maturity date of the Privilege Fixed Deposit, the Bank will charge a pre-mature uplift cost to the customer. For details, please contact the Bank’s staff.
- Interest will be accrued in Hong Kong Dollar based on the actual number of days of the deposit period (excluding the maturity date) commencing from the value day of the Privilege Fixed Deposit and the Privilege Rate quoted by the Bank. Interest will be calculated on a simple and 365-day annual basis.
- The deposit information of each Privilege Fixed Deposit in the relevant Deposit Confirmation issued by the Bank shall be final and conclusive and subject to the Bank’s Rules for Account Holder.
- The Bank reserves the right to modify, suspend or terminate the Promotion and to amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank on all matters relating to the Promotion shall be final and binding all parties concerned.
- No person other than the customer and the Bank (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.
- In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall always prevail.