

Arrangement of Banking Services under Severe Weather

In accordance with the Hong Kong Exchanges and Clearing Limited (“HKEX”)’s implementation of new arrangements for maintaining normal operation of Hong Kong securities and derivatives markets during severe weather conditions (severe weather trading or “SWT”) from 23 September 2024 (the “Effective Date”), please be informed that Public Bank (Hong Kong) Limited (the “Bank”, or “we”) will make corresponding arrangements to our banking services on SWT day starting from the Effective Date as follows:

Banking Services	Arrangements
<ul style="list-style-type: none"> • Branch Service 	<ul style="list-style-type: none"> ➤ Will be suspended, as all branches will be closed.
<ul style="list-style-type: none"> • Securities Trading Service 	<ul style="list-style-type: none"> ➤ Securities trading service will be available. ➤ Channels: Internet Securities Trading Service, Mobile Securities Trading Service or Securities Trading Hotline at (852) 2544 9911. ➤ The Bank will make margin calls for outstanding securities loan balances which exceeds the approved credit limit. Force liquidation (if any) will be executed as usual. ➤ Customers are reminded to ensure that there are sufficient funds maintained in their settlement account.
<ul style="list-style-type: none"> • Initial public offer (“IPO”) 	<ul style="list-style-type: none"> ➤ IPO subscription service will not be available.
<ul style="list-style-type: none"> • HKSAR Government-issued retail bonds 	<ul style="list-style-type: none"> ➤ Trading and settlement services of the HKSAR Government-issued retail bonds will be available. ➤ Channel: Customer Hotline at (852) 8107 0818.
<ul style="list-style-type: none"> • Net Banking Service / • PBHK Digi Mobile Application 	<ul style="list-style-type: none"> ➤ Net Banking Service (applicable to individual and corporate customers) and PBHK Digi Mobile Application (applicable to individual customer only) (the “Electronic Channels”) will be available as usual. ➤ Customers can access their accounts via the Electronic Channels for their banking needs. ➤ Customers are advised to apply for access to the Electronic Channels and to adjust the funds transfer limit or register third-party payee for fund transfer services in advance at any of the Bank’s branches. [Branch Network: Branch and ATM Network Public Bank (Hong Kong)]



<ul style="list-style-type: none"> Automated Teller Machine (“ATM”) Service 	<ul style="list-style-type: none"> The Bank’s ATMs (except for Quarry Bay Branch, Tsim Sha Tsui Branch, Yaumatei Branch, Prince Edward Branch and Kwai Chung Branch) will be available as usual. Customers can access their registered accounts by using their PB Card (ATM Card) through the Bank’s ATMs and other JETCO ATMs located in Hong Kong and Macau. Customers are advised to apply for PB Card in advance at any of the Bank’s branches.
<ul style="list-style-type: none"> Other Services 	<p>1. Paper Cheque Services</p> <ul style="list-style-type: none"> <u>Collection</u> <ul style="list-style-type: none"> As branches will be closed on SWT day, customers can deposit the cheques via the Bank’s ATMs with cheque deposit function. The cheques will be retrieved and processed on the next working day. The paper cheque deposit service through our ATM is available at the following branches: <ul style="list-style-type: none"> <u>Hong Kong Island</u> <ul style="list-style-type: none"> Main Branch Causeway Bay Branch <u>Kowloon</u> <ul style="list-style-type: none"> Cheung Sha Wan Branch San Po Kong Branch <u>New Territories</u> <ul style="list-style-type: none"> Yuen Long Branch <u>Clearing and Settlement</u> <ul style="list-style-type: none"> Cheque deposited before the cut-off time of the day before SWT day will be processed on the same day as usual. Customers are advised to ensure there are sufficient funds in their current account before issuance of cheque. <u>Returned cheque</u> <ul style="list-style-type: none"> Service for return of cheque deposited will be maintained under severe weather conditions. However, customers will be able to retrieve the returned cheque through their account-holding branch on the next working day. <p>2. Electronic Cheque (“E-Cheque”) Services</p> <ul style="list-style-type: none"> <u>Clearing and Settlement</u> <ul style="list-style-type: none"> E-Cheque deposited before the cut-off time of day



	<p>before SWT day will be processed on the same day as usual.</p> <ul style="list-style-type: none">• E-Cheque issuers are reminded to ensure there are sufficient funds in their current account before issuance of E-Cheque. <p>➤ <u>Collection and Return</u></p> <ul style="list-style-type: none">• Remain unchanged. The regular deposit services of E-Cheque will still be able to operate by our customers under severe weather conditions. <p>3. Autopay Credit and debit / Faster Payment System (FPS)</p> <p>➤ Remain unchanged. Customers are reminded to ensure there are sufficient funds in their account to meet the debit transactions.</p>
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Please refer to Appendix for Frequently Asked Questions.

For details of the above-mentioned services and branch network, please visit the Bank's website at www.publicbank.com.hk.

For any enquiries related to securities trading service, please contact the Bank's Investment Services Hotline at (852) 2581 1468.

For other enquiries, please contact the Bank's Customer Hotline at (852) 8107 0818 or visit any of the Bank's branches.

Public Bank (Hong Kong) Limited

13 September 2024



Appendix – Frequently Asked Questions

1. What is the meaning of severe weather and SWT day?

Severe weather refers to Typhoon Signal No. 8 or above, or Black Rainstorm Warning is issued by the Hong Kong Observatory or Extreme Conditions as announced by the HKSAR Government.

SWT day refers to any day from Monday to Friday except public holiday starting from 23 September 2024 on which severe weather falls.

2. How can I place the securities transaction orders on SWT day?

Same as normal trading day, you may place orders via the Bank's Internet Securities Trading Service, Mobile Securities Trading Service or Securities Trading Hotline at (852) 2544 9911.

3. Can I subscribe to IPO during severe weather conditions?

The IPO subscription services will not be available as all of the Bank's branches will be closed on SWT day.

4. Can I redeem or trade HKSAR Government-issued retail bonds during the severe weather conditions?

Trading and settlement services of the HKSAR Government-issued retail bonds will be provided through telephone channel only. If you wish to place any order, you may contact our Customer Hotline at (852) 8107 0818.

Please note that the waiting time may be longer on SWT day and the services will be subjected to the actual situation.

5. Will the remaining unfilled portion of the orders continue be executed on the next trading day after the SWT day?

Same as a normal trading day, the remaining unfilled portion of the orders will be automatically cancelled after market close and will not be carried forward to the next trading day.

6. What is the settlement cycle in SWT?

The settlement cycle is same as normal trading day, which is T+2 days.

7. Do I need to pay additional charges for securities transactions if I trade on SWT day?

No. The service charges for securities transaction are the same as normal trading day.

8. If I receive a margin call on SWT day, can I settle the outstanding on the next trading day?

Any additional margin must be settled on the same day the margin call is made, unless the Bank specifies a shorter time frame, either generally or in a specific case. Customers must ensure that there are sufficient funds in the settlement account.



9. What channels are available for funds transfer on SWT day?

The following channels provided by the Bank are available on SWT day:

- 1) Net Banking Service and PBHK Digi Mobile Applications (applicable to individual customers only) (the “Electronic Channels”)
- 2) ATM – except for Quarry Bay Branch, Tsim Sha Tsui Branch, Yaumatei Branch, Prince Edward Branch and Kwai Chung Branch

Customers are advised to apply for access to the Electronic Channels and to adjust the funds transfer limit or register third-party payee for fund transfer services, and to apply for PB Card in advance at any of the Bank’s branches. [Branch Network: [Branch and ATM Network | Public Bank \(Hong Kong\)](#)]

10. Will securities deposit or withdrawal be supported during severe weather conditions?

For public safety, securities deposit or withdrawal services will not be available as all of the Bank’s branches will be closed on SWT day.

11. Will the distribution of new shares and refunds be affected on SWT day?

The distribution of new shares or refund (if any) will proceed as usual. However, in special circumstances, such as adverse weather affecting market operations or closure of other related institutions due to severe weather, the distribution or refund may be delayed.

12. Will the distribution of the company's cash dividends and bonus shares be affected on SWT day?

The distribution of cash dividends and bonus shares (if any) will proceed as usual.

13. Will the arrangements for stock consolidation and splits be affected on SWT day?

Stock consolidation and splits (if any) will proceed as usual.

14. Will the deadline for exercising share rights and submitting subscription instructions be affected on SWT day?

The deadline for exercising share rights and submitting subscription instructions will be postponed to the next business day after the SWT day.