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**Notice of Amendment to “Terms and Conditions for Mobile Token Service of PBHK Digi”**

**有關「流動保安編碼器服務條款及細則」之修訂通知**

Please be informed that the Bank has amended the “Terms and Conditions for Mobile Token Service of PBHK Digi” and the amended “Terms and Conditions for Mobile Token Service of PBHK Digi” will take effect from 26 January 2026 (the “Effective Date”). A summary of the amendment is provided as below (*the removed contents are marked with strikethrough lines*):

特此通知本行已修訂「流動保安編碼器服務條款及細則」並將於2026年1月26日起(「生效日」)生效。以下為修訂之摘要(刪除之內容以劃掉方式列明)：

Clause 條款	Deletion 刪除
Clause 7 條款 7	<del>7. You may still choose to authenticate the transaction by SMS one time password notwithstanding our provision of the Mobile Token.</del>  7. 縱使本行提供流動保安編碼器，閣下仍可選擇使用一次性短訊密碼認證交易。

If you do not accept the amendment, you are required to notify the Bank of your objection in writing before the Effective Date of the amendment. Continuing to use the mobile token service after the Effective Date will be regarded as your acceptance of the amendments. Should you have any queries, please call our Customer Hotline at (852) 8107 0818 during office hours.

如閣下不接納該等修訂，閣下須於修訂生效日前以書面形式向本行提出反對。於生效日後繼續使用流動保安編碼器服務，則將被視為閣下已接納該等修訂。如有任何查詢，請於辦公時間致電顧客熱線(852) 8107 0818。

**Public Bank (Hong Kong) Limited**  
**大眾銀行(香港)有限公司**

January 2026  
2026年1月