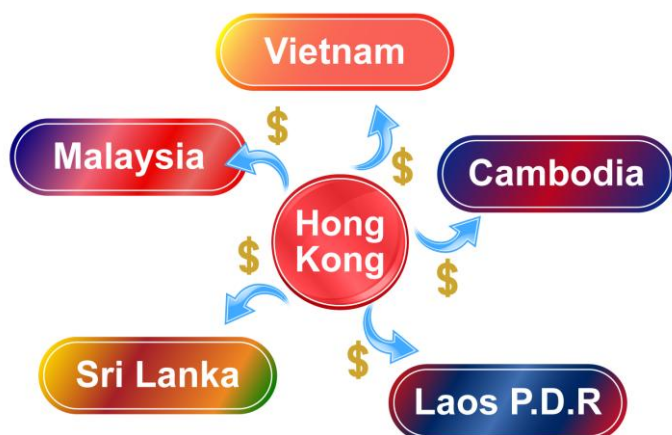


# PB OVERSEAS REMITTANCE CAMPAIGN



**HKD35 Service Charge**  
(except remittances in HKD)

for sending money via  
Telegraphic Transfer to

**MALAYSIA**  
**VIETNAM**  
**CAMBODIA**  
**LAOS P.D.R**  
**SRI LANKA**

## What's More?

*If your beneficiary maintained an account with Public Bank branches / subsidiaries of the above countries, the following attractive Service Charge on the Receiving Amount will be applicable:*

Country	Service Charge
<b>MALAYSIA</b> PUBLIC BANK BERHAD / PUBLIC ISLAMIC BANK BERHAD	➤ RM5 flat
<b>VIETNAM</b> PUBLIC BANK VIETNAM LIMITED	➤ USD2 flat for Individuals or USD5 flat for Entities ➤ No service charge for remittances in VND
<b>CAMBODIA</b> CAMBODIAN PUBLIC BANK PLC	➤ 0.05% or Minimum USD5 flat (whichever is higher) ➤ No service charge for remittances in KHR
<b>LAOS P.D.R</b> PUBLIC BANK BERHAD	➤ 0.1% or Minimum USD5 flat (whichever is higher) ➤ No service charge for remittances in LAK
<b>SRI LANKA</b> PUBLIC BANK BERHAD	➤ USD2 flat ➤ No service charge for remittances in LKR

**Campaign Period: From 1 January 2026 Until 31 March 2026**

- Applicable to Outward Remittance performed over-the-counter (OTC) / via Net Banking
- Terms and Conditions apply

**Issued by Public Bank (Hong Kong) Limited**

# **Terms and Conditions of Outward Remittance**

## **PB Overseas Remittance Campaign**

1. The Outward Remittance PB Overseas Remittance Campaign is provided by Public Bank (Hong Kong) Limited (“Public Bank (Hong Kong)”) in association with Public Bank Berhad of Malaysia (“Public Bank Berhad”) and its overseas branches / subsidiaries in Malaysia (namely, Public Islamic Bank Berhad), Vietnam (namely, Public Bank Vietnam Limited), Cambodia (namely, Cambodian Public Bank PLC), Laos P.D.R (namely, Public Bank Berhad), and Sri Lanka (namely, Public Bank Berhad).
2. Campaign Period: 1 January 2026 to 31 March 2026 (both dates inclusive).
3. During the Campaign Period:
  - 3.1 The applicant remitting funds (except remittance in HKD) through Public Bank (Hong Kong) performed over-the-counter (OTC) or via Net Banking to Public Bank Berhad and its overseas branches / subsidiaries as mentioned in Clause 1 (the “Remittance Transaction”), the outward remittance fee of Public Bank (Hong Kong) is reduced to HKD35 for each Remittance Transaction (The standard fee is HKD70 as of 1 January 2026).
  - 3.2 Subject to satisfaction of the Clause 3.1 above and sole discretion of Public Bank Berhad and its overseas branches and subsidiaries as mentioned in Clause 1, if the beneficiary of the Remittance Transaction is the account holder of Public Bank Berhad or its overseas branches and subsidiaries and the amount is credited directly to the account maintained with these overseas branches and subsidiaries, discounted inward remittance service charge on the receiving amount will be applied. For details, please refer the table under “What’s More?” of this promotional leaflet.
4. Public Bank Berhad and its overseas branches / subsidiaries and Public Bank (Hong Kong) reserve the right to terminate the above privileges at any time or to vary the same and the related terms and conditions from time to time without prior notice. Should any disputes arise, the decision of Public Bank Berhad shall be final and conclusive. In case of any discrepancy between the English and Chinese versions, the English version shall always prevail.