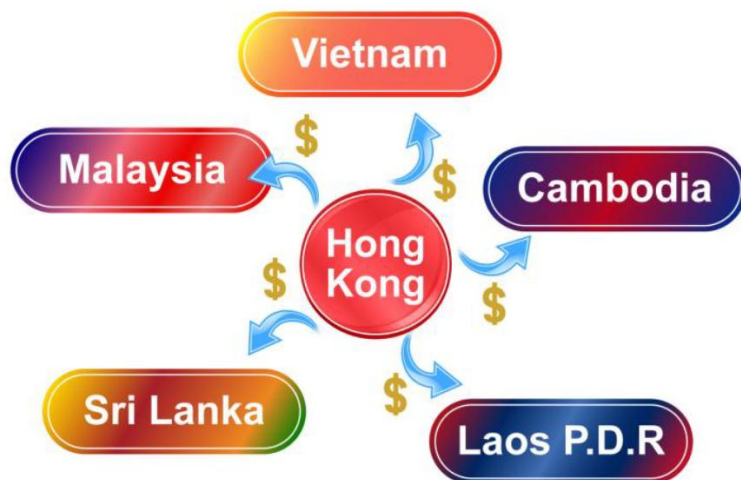


PB OVERSEAS REMITTANCE CAMPAIGN



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
MALAYSIA PUBLIC BANK BERHAD / PUBLIC ISLAMIC BANK BERHAD	➤ RM5 flat
VIETNAM PUBLIC BANK VIETNAM LIMITED	➤ USD2 flat for Individuals ➤ USD5 flat for Entities ➤ No service charge for remittances in VND
CAMBODIA CAMBODIAN PUBLIC BANK PLC	➤ USD2 flat for individuals ➤ USD5 flat for Entities ➤ No service charge for remittances in KHR
LAOS P.D.R PUBLIC BANK BERHAD	➤ USD2 flat for individuals ➤ USD5 flat for Entities ➤ No service charge for remittances in LAK
SRI LANKA PUBLIC BANK BERHAD	➤ USD2 flat ➤ No service charge for remittances in LKR

Campaign Period: From 1 July 2026 Until 31 December 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 July 2026 to 31 December 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 July 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.