

9 December 2024

Announcement – New Features Available in Mobile Banking Application “PBHK Digi”

Dear Valued Customer,

We are pleased to announce that our PBHK Digi Mobile Application (“PBHK Digi”) has been enhanced to provide a more convenient banking services to you with effect from **9 December 2024**.

PBHK Digi New Features

• **Mobile Savings Account Opening (For New Sole Personal / Individual Customers Only)**

Open Maxi-Interest Savings Account (HKD statement savings account) via PBHK Digi with a mobile device with front and back facing cameras for the process of identity verification.

Eligibility and requirements:

- ✓ Aged 18 or above
- ✓ Does not maintain any sole personal account with Public Bank (Hong Kong) Limited
- ✓ Holds a valid Hong Kong Identity Card (2018 version)
- ✓ Have a valid Hong Kong mobile number and email address

• **Additional tool for two-factor authentication - Mobile Token**

On top of using SMS One-time Password, Mobile Token can be served as an additional tool to authorize designated Net Banking high-risk transactions or instructions after successful activation of the Mobile Token via PBHK Digi.

Designated high-risk transactions or instructions are as follows:

- ✓ Transfer to un-registered account / payee
- ✓ Bill payment to high risk category / merchant *
- ✓ Registration of high risk merchant’s bill
- ✓ Registration of new payee
- ✓ Transfer limit settings (including small value transfer limit)
- ✓ Set up / amend direct debit authorization

- ✓ Change of personal information

* *High risk category includes a) JETCO's unregistered high risk merchants under the categories of i) Banking and Credit Card Services and ii) Credit Services and b) e-Bill's high risk merchants.*

- **6-Hour Cooling Off Period**

To protect personal account security, a 6-hour cooling off period is in place after mobile device registration and low risk transactions can be conducted during the cooling off period.

Low-risk transactions include:

- ✓ Account balance enquiry
- ✓ Transaction history enquiry
- ✓ Small-value fund transfer
- ✓ Fund transfer to pre-registered payee
- ✓ Time deposit placement or change of maturity instruction
- ✓ Bill payment to non-high risk merchants or categories

Please update your PBHK Digi to the latest version constantly to enjoy the abovementioned new features and seamless online banking experience.

Should you have any enquiries, please visit our corporate website at www.publicbank.com.hk, call our Customer Hotline at (852) 8107 0818 or visit any of our branches in Hong Kong.

Public Bank (Hong Kong) Limited

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