



55 Days Privilege HKD Fixed Deposit Promotion

Customer who places 55 Days HKD Fixed Deposit¹ with New Fund² of HKD10,000 or above can enjoy the following Privilege Deposit Rates:

Deposit Amount Tiers (HKD)	Deposit Period	Privilege Deposit Rate ³
\$10,000 to below \$100,000	55 Days	1.25% p.a.
\$100,000 to below \$500,000		1.30% p.a.
\$500,000 or above		1.35% p.a.

Combine with “Interest Up Fixed Deposit Program”^{*}, customer can enjoy the following Privilege Deposit Rates:

Deposit Amount Tiers (HKD)	Deposit Period	Privilege Deposit Rate ³
\$10,000 to below \$100,000	55 Days	1.40% p.a.
\$100,000 to below \$500,000		1.45% p.a.
\$500,000 or above		1.50% p.a.

^{*} Subject to separate terms and conditions. For details, please visit the Bank’s website at www.publicbank.com.hk or contact the Bank’s staff.

Terms and Conditions of 55 Days Privilege HKD Fixed Deposit Promotion:

1. From 14 May 2020 till 29 May 2020 (both dates inclusive) (“**Promotion Period**”), customer placing 55 Days HKD Fixed Deposit (“**Deposit**”) with New Fund² of HKD10,000 or above (by each Deposit Confirmation) at Public Bank (Hong Kong) Limited (“**Bank**”) can enjoy the Privilege Deposit Rate according to the above mentioned deposit amount tiers (“**Promotion**”). The Promotion is limited in quota and on first-come-first-served basis.
2. “**New Fund**” is the net increase in the customer’s total deposit balance after a new deposit held with the Bank as compared to the highest daily total deposit balance within 1 month prior to the date of the new deposit, and includes any deposit amount credited via cash / cheque from other financial institutions / Inward Telegraphic Transfer / CHATS / Faster Payment System from other financial institutions. It does not include any deposit withdrawn or transferred from any account within the Bank. In case of any dispute, the Bank has the sole discretion to determine the definition of New Fund.
3. The Privilege Deposit Rates are determined by the Bank from time to time and may be different from prevailing interest rates when placing the Deposit.
4. Early uplift of the Deposit by the customer other than the maturity date of the Deposit is subject to the Bank’s discretion. If the customer is allowed to uplift the Deposit other than the maturity date of the Deposit, the Bank will charge pre-mature uplift cost to the customer. For details, please contact the Bank’s staff.
5. For each Customer Information No. maintained with the Bank, the maximum accumulated deposit amount eligible to the Promotion is HKD30,000,000 during the Promotion Period.
6. Interest will accrue in Hong Kong Dollar based on the actual number of days of the Deposit Period (excluding the maturity date) commencing from the 1st value day of the Deposit and the Privilege Deposit Rate quoted by the Bank. Interest will be calculated on a simple and 365-day annual basis.
7. The deposit information of the Deposit in the relevant Deposit Confirmation issued by the Bank shall be final and conclusive and subject to the restrictions of existing Rules for Account Holder in the Bank.
8. The Bank reserves the right to modify, suspend or to terminate the Promotion and to amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank on all matters relating to the Promotion shall be final and binding all parties concerned.
9. No person other than the customer and the Bank (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
10. These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.
11. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall always prevail.

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