大 眾 銀 行（香 港）
PUBLIC BANK (HONG KONG)
（馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia）

Flexible Fixed Deposit Promotion for 138 Days

Customer who places Flexible Fixed Deposit[1] with New Fund[2] of HKD10,000 or above can enjoy preferential deposit rate for subsequent roll-over of 1 time by 50 days consecutively. Details of our attractive promotion are as follows:

Deposit Amount (HKD)	Deposit Period[4,5]	Deposit Tenor[4,5]	Preferential Deposit Rate[3]
$10,000 to below $100,000	1st Deposit Period	1st to 88th Day	1.75% p.a.
	2nd Deposit Period	89th to 138th Day	2.20% p.a.
$100,000 to below $500,000	1st Deposit Period	1st to 88th Day	1.80% p.a.
	2nd Deposit Period	89th to 138th Day	2.25% p.a.
$500,000 or above	1st Deposit Period	1st to 88th Day	1.85% p.a.
	2nd Deposit Period	89th to 138th Day	2.30% p.a.

Combine with "Interest Up" Fixed Deposit Program*, customer can enjoy the following Privilege Deposit Rates:

Deposit Amount (HKD)	Deposit Period[4,5]	Deposit Tenor[4,5]	Preferential Deposit Rate[3]
$10,000 to below $100,000	1st Deposit Period	1st to 88th Day	2.00% p.a.
	2nd Deposit Period	89th to 138th Day	2.45% p.a.
$100,000 to below $500,000	1st Deposit Period	1st to 88th Day	2.05% p.a.
	2nd Deposit Period	89th to 138th Day	2.50% p.a.
$500,000 or above	1st Deposit Period	1st to 88th Day	2.10% p.a.
	2nd Deposit Period	89th to 138th Day	2.55% p.a.

- Customers can also enjoy the flexibility to withdraw the deposit on maturity date of the 1st Deposit Period without any relevant handling charge.

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

Remarks:

1. From 15 August 2019 to 30 August 2019 (both dates inclusive) **("the Promotion Period")**, customer placing Flexible Fixed Deposit **("the Deposit")** with New Fund[2] of HKD10,000 or above (by each Deposit Confirmation) for 88 days and subsequent roll-over 1 time with 50 days consecutively at Public Bank (Hong Kong) Limited **("the Bank")** can enjoy the preferential deposit rates up to 138 days according to the Preferential Deposit Rate Table as mentioned above **("the 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 or 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 Preferential Deposit Rates are determined by the Bank from time to time and may be different from prevailing interest rates when placing the Deposit.

4. On the maturity date of the Deposit Period (1st to 88th day) listed on the respective Deposit Confirmation (**"the Designated Maturity Date"**), customer can enjoy the above preferential deposit rates by the roll-over of Deposit or can withdraw the Deposit in whole amount.

5. Early uplift of the Deposit by the customer other than the Designated Maturity Date or 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 Designated Maturity Date or 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.

6. 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.

7. Interest will accrue in Hong Kong dollar based on the actual number of days of the Deposit Period(s) (excluding the maturity date of each Deposit Period) commencing from the 1st Value Day of the Deposit and the Preferential Deposit Rate quoted by the Bank. Interest will be calculated on a simple and 365-day annual basis. Accrued Interest may be either withdrawn with the principal, or added to the principal upon renewal on the Designated Maturity Date of the Deposit and withdrawn with the principal on the maturity date of the Deposit Period of 89th to 138th day.

8. If customer changes the roll-over tenor of the Deposit to any deposit tenor other than the Deposit Tenor listed in the Preferential Deposit Rate Table as mentioned above (**"the New Deposit"**), the succeeding Preferential Deposit Rates will be forfeited upon the roll-over of the New Deposit.

9. 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.

10. The Promotion is subject to relevant terms and conditions. For details, please contact the Bank's staff.

11. The Bank reserves the right to modify, suspend or 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.

12. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

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