

“Interest Up” Fixed Deposit Program

Eligible Customer², who places Interest Up Fixed Deposit¹ with New Fund⁶ of HKD10,000 or above, is entitled to the following Privilege Deposit Rates⁵ during the Privilege Period¹:

HKD Deposit Amount	Eligible Deposit Tenor ⁴	Prevailing Board Rate	Extra Interest Spread	Privilege Deposit Rate ⁵
\$10,000 to below \$100,000	1-month	0.80%op.a.	+ 0.25%op.a.	1.05%op.a.
	2-month	0.90%op.a.		1.15%op.a.
	3-month	1.10%op.a.		1.35%op.a.
	6-month	1.30%op.a.		1.55%op.a.
	12-month	1.60%op.a.		1.85%op.a.
\$100,000 to below \$500,000	1-month	0.85%op.a.	+ 0.25%op.a.	1.10%op.a.
	2-month	0.95%op.a.		1.20%op.a.
	3-month	1.15%op.a.		1.40%op.a.
	6-month	1.35%op.a.		1.60%op.a.
	12-month	1.65%op.a.		1.90%op.a.
\$500,000 or above	1-month	0.90%op.a.	+ 0.25%op.a.	1.15%op.a.
	2-month	1.00%op.a.		1.25%op.a.
	3-month	1.20%op.a.		1.45%op.a.
	6-month	1.40%op.a.		1.65%op.a.
	12-month	1.70%op.a.		1.95%op.a.

- The Prevailing Board Rates and the Privilege Deposit Rates above are for reference only.
- The Prevailing Board Rates above are based on the deposit rates of Standard HKD Fixed Deposit published by our Bank on 28 June 2019. Customer can visit our Bank's website at www.publicbank.com.hk or contact our Bank's staff for the latest Prevailing Board Rates.

Terms and Conditions:

1. From 2 January 2019 till 31 December 2019 (both days inclusive) ("**Promotion Period**"), Eligible Customer², who places the first Interest Up Fixed Deposit ("**Interest Up Deposit**")³ successfully in a Fixed Deposit Account ("**Account**") at Public Bank (Hong Kong) Limited ("**Bank**"), is entitled to the Privilege Deposit Rate for 1 year commenced from the value date of the first Interest Up Deposit ("**Privilege Period**"). Where Interest Up Deposit is placed in a form other than cash, if the fund of the first Interest Up Deposit is not able to be collected by the Bank and the Eligible Customer does not place another Interest Up Deposit on or before the day on when the Bank is aware of the unsuccessful collection of fund, the relating Privilege Period will become invalid with effect from the commencing date of the Privilege Period. During the Privilege Period, Eligible Customer can enjoy the Privilege Deposit Rate⁵ for the first Interest Up Deposit, the subsequent newly placed Interest Up Deposit(s) and their subsequent rollover with the Eligible Deposit Tenor⁴ under the Account ("**Promotion**"). The Promotion is limited in quota and on first-come-first-served basis.
2. "**Eligible Customer**" refers to a customer who (i) does not maintain any Account with the Bank (whether in his/her sole name or jointly with any third party(ies)) in the 12 months prior to the value date of the first Interest Up Deposit; OR (ii) maintains Account(s) with the Bank, but there is no fixed deposit placement record in the Account in 12 months prior to the deposit date of the first Interest Up Deposit.
3. "**Interest Up Deposit**" refers to (i) the standard HKD fixed deposit or (ii) the HKD fixed deposit under any other HKD fixed deposit promotion(s) announced by the Bank ("**Other Promotion**") placed with New Fund⁶ of HKD10,000 or above (by each Deposit Confirmation) and its subsequent rollover with the Eligible Deposit Tenor during the Privilege Period.
4. "**Eligible Deposit Tenor**" refers to (i) the deposit tenor of 1-month, 2-month, 3-month, 6-month or 12-month for the standard HKD fixed deposit or (ii) the specific tenor(s) for Other Promotion during the Privilege Period.
5. "**Privilege Deposit Rate**" is determined based on relevant prevailing board rate(s) of HKD fixed deposit or the effective fixed deposit rate(s) under Other Promotion plus the above Extra Interest Spread upon placing the Interest Up Deposit or its subsequent rollover during the Privilege Period. The Extra Interest Spread will be reflected in the fixed deposit rate stated on the Confirmation Form of terms and conditions of Other Promotion (if any) and the relevant Deposit Confirmation.
6. "**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.
7. For details of the respective HKD fixed deposit promotion(s) (if applicable), please refer to the terms and conditions as stipulated in related document(s) and marketing material(s) or contact the Bank's staff.
8. For each Customer Information No. maintained with the Bank, the maximum accumulated deposit amount eligible to the Promotion is HKD30,000,000 during the Privilege Period.
9. The deposit information of each Interest Up Deposit in the relevant Deposit Confirmation issued by the Bank shall be final and conclusive and subject to the Bank's Rules for Account Holder.
10. 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.
11. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
12. No person other than the customer and the Bank 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.
13. These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.