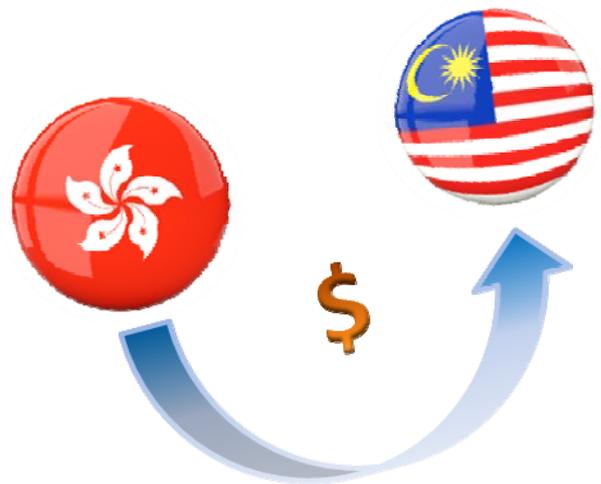




大眾銀行(香港)
PUBLIC BANK (HONG KONG)
(馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia)

Restricted Services on exchange and remittance of MYR to Malaysia are now available for non-Malaysian residents

Planning to remit Ringgit to Malaysia?



Public Bank (Hong Kong) Limited will provide the following services to non-Malaysian residents:

- Ringgit remittance services to Malaysia
- FX transaction on trade of goods and services with Malaysia residents
- FX transaction on Ringgit asset-related transactions

The minimum amount of Ringgit remittance application is RM10,000.00

Subject to relevant terms and conditions

For details, please visit the Bank's website at www.publicbank.com.hk or visit any of our branches or contact our hotline 8107 0818.

Issued by Public Bank (Hong Kong) Limited

Terms and conditions of Ringgit Remittance Services and Related Ringgit Exchange Services offered by Public Bank (Hong Kong)

Public Bank (Hong Kong) Limited ("PBHK") is an Appointed Overseas Office of Public Bank Berhad ("PBB"), Malaysia and is allowed to handle Ringgit remittance to Malaysia and related Ringgit exchange services. In order to facilitate settlement of trade, services and Ringgit assets between non-Malaysian residents with Malaysian residents, PBHK will provide the following services to our customers subject to the under-mentioned terms and conditions:-

- Ringgit remittance services to Malaysia
- FX transaction on trade of goods and services with Malaysia residents
- FX transaction on Ringgit asset-related transactions

Terms and conditions:-

1. PBHK will only provide the above-mentioned services to non-Malaysian residents.
2. All Ringgit remittance will be remitted to the beneficiary bank in Malaysia through PBB.
3. The minimum amount of Ringgit remittance application is RM10,000.00.
4. The above-mentioned FX transaction services will only be provided in conjunction with the Ringgit remittance services to Malaysia.
5. Before providing the above-mentioned services, the customer has to provide the following supporting documents to our Bank:-
 - 5.1 Supporting documents for 'Trade of goods and services*' with Malaysian resident':
Invoice, purchase order / pro forma invoice and shipping documents
 - 5.2 Supporting documents for 'Ringgit asset'**: Invoice and contract
6. PBHK reserves the right to terminate the above services 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 PBHK shall be final and conclusive. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.
7. All transaction involving Ringgit is governed by prevailing Foreign Exchange Administration rules of Bank Negara Malaysia.

* Services include:

- i. Transportation, travel; or
- ii. Business services (merchandise trade, consultation, legal, accounting, communication, education, medical, construction and insurance).

**Ringgit assets include:

- i. Ringgit-denominated securities or Islamic securities issued in Malaysia by a resident;
- ii. Ringgit-denominated securities or Islamic securities issued by a non-resident as approved by Bank Negara Malaysia;
- iii. Ringgit-denominated financial instrument or Islamic financial instrument as approved in writing by Bank Negara Malaysia;
- iv. Ringgit deposits with a financial institution in Malaysia; or
- v. Properties in Malaysia.