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）

Elderly-friendly Banking Services

As the elderly population in Hong Kong continues to grow, Public Bank (Hong Kong) Limited (the "Bank" or "we") is committed to providing services that cater to the needs of our senior customers[1]. We strive to ensure that they can access and enjoy our products and services with ease. We are always happy to assist and support them.

1) Branch Services

- ✧ Provide a Community Care Service Corner with seats in branches for senior customers
- ✧ Arrange staff to provide assistance for counter services to reduce waiting times
- ✧ Provide magnifying tools and portable induction loop system in branches
- ✧ Implement the barrier-free measures in the designs and layout of all branches

2) Banking Services

- ✧ Provide ATMs with cash deposit, withdrawal and cheque deposit functions in some of our branches
- ✧ Arrange staff to provide assistance for ATM services / banking services / net banking / mobile banking functions
- ✧ Equip with staff trained to communicate with senior customers if any suspicious transaction or fraud indicator is identified and take steps to delay the transaction and to invite them to seek advice from their family members, authorization representatives or social workers as appropriate
- ✧ Provide Money Safe Service to safeguard the funds in the Bank
- ✧ Arrange staff to provide assistance for account authorization service
- ✧ Provide basic account to persons with dementia who meet relevant requirements
- ✧ Provides per-registration services of designated person, allowing our staff to verify transactions and prevent elderly from being scams.

3) Banking Charges waiver and preferential rental fee

- ✧ ATM card annual fee and replacement fee waiver
- ✧ No minimum account opening fee and minimum account balance charges
- ✧ No counter service fee
- ✧ Lost passbook fee waiver
- ✧ No postal fee for bank statement and re-print previous 12 months bank statement
- ✧ Cashier order service charges waiver
- ✧ Gift cheques service charges waiver
- ✧ 20% discount on annual rental fee for Safe Deposit Box Service

[1] Senior customers refer to an individual who is 65 years of age or older.