

If the MISA is suspended, terminated or ceased, from the effective date of such suspension, termination or cessation (or any other date which the Bank may specify at its sole and absolute discretion), the Eligible Customer will not be entitled to the Privileges immediately.

11. 本行有權隨時修訂、暫停或終止此計劃及更改其條款及細則，而毋須另行通知。如有任何爭議，本行對此計劃之所有事宜均有最終決定權，並對所有相關人士具約束力。

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. 除客戶及本行（包括其繼承人及受讓人）外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

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.

13. 上述之條款及細則均受香港特別行政區之法律所規管及闡釋。

These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

14. 本條款及細則的中、英文版本如有任何歧異，概以英文版本為準。

In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

風險聲明 Risk Disclosure:

外幣的價值須承受因匯率波動而產生的風險。倘若客戶選擇將外幣兌換為港幣或其他貨幣，可能會因外幣匯率之變動而蒙受本金損失。

The value of foreign currency will be subject to the risk of exchange rate fluctuation. Customer may suffer loss in principal due to the exchange rate fluctuation if he/she chooses to convert foreign currency to Hong Kong Dollar or other currencies.

人民幣現時並非自由兌換之貨幣。客戶兌換人民幣時須視乎相關監管機構不時作出的規定及/或本行的安排而有所限制。

RMB is currently not freely convertible currency. Conversion of RMB for customer is subject to the requirements specified by relevant authorities from time to time and/or the Bank's arrangement.

由大眾銀行（香港）有限公司刊發

Issued by Public Bank (Hong Kong) Limited



HK\$100 迎新獎賞
Welcome Reward



額外利息現金獎賞高達
Bonus Interest Cash Rebate up to
HK\$10,000



外幣兌換**特惠利率**
Special Rates for Foreign Exchange



大眾銀行（香港）
PUBLIC BANK (HONG KONG)

www.publicbank.com.hk

顧客熱線
Customer Hotline

8107 0818

條款及細則 Terms and Conditions:

1. 利息獎賞儲蓄計劃（「此計劃」）之推廣期由2024年7月1日起至2024年12月31日止（包括首尾兩天）（「推廣期」）。

The promotion period for Bonus Interest Savings Program (the "Promotion") is from 1 July 2024 to 31 December 2024 (both dates inclusive) (the "Promotion Period").

2. 個人客戶 (i) 於開立「高息」儲蓄戶口（「高息戶口」）的當日前12個月內沒有以個人名義持有任何大眾銀行(香港)有限公司（「本行」）之任何賬戶，(ii) 於推廣期內成功以個人名義開立高息戶口，及 (iii) 符合本條款及細則列明的其他條件（「合資格客戶」），將可享 (a) 迎新獎賞⁵、(b) 額外利息現金獎賞⁶、及 (c) 外幣兌換特惠利率⁷（統稱「優惠」）。

Individual customers, who (i) have not maintained any accounts in sole name with Public Bank (Hong Kong) Limited (the "Bank") in the past 12 months from the account opening date of Maxi-Interest Savings Account (the "MISA"), (ii) successfully open a MISA in sole name during the Promotion Period, and (iii) fulfil other conditions set out in these terms and conditions (the "Eligible Customers"), will be entitled to (a) Welcome Reward⁵, (b) Bonus Interest Cash Reward⁶ and (c) Special Rates for Foreign Exchange⁷ (collectively, the "Privileges").

3. 除非本行另有規定，此計劃之優惠可與本行提供的其他推廣或計劃同時使用。

Unless otherwise specified by the Bank, the Privileges of the Promotion can be used in conjunction with other promotion provided by the Bank.

4. 此計劃並不適用於本行之員工。

The Promotion is not applicable to the Bank's staff.

5. 迎新獎賞 Welcome Reward

- 5.1 合資格客戶於開立高息戶口當日維持最少HK\$10,000之結存，即可獲贈HK\$100迎新獎賞（「迎新獎賞」）。

The Eligible Customer will be entitled to a welcome reward of HK\$100 (the "Welcome Reward") if he/she maintains closing balance of minimum HK\$10,000 on the account opening date of MISA.

- 5.2 迎新獎賞將於高息戶口開戶當日的10個工作天後進誌高息戶口內。

The Welcome Reward will be credited into the MISA after 10 working days from the account opening date of MISA.

6. 額外利息現金獎賞 Bonus Interest Cash Reward

- 6.1 合資格客戶於高息戶口開戶當日起計連續90個曆日（「獎賞期」）於高息戶口內維持HK\$100,000以上之每日平均結存，即可享根據條款6.2計算之額外利息現金獎賞（「額外利息現金獎賞」）。

The Eligible Customer will be entitled to a bonus interest cash reward as calculated according to Clause 6.2 (the "Bonus Interest Cash Reward") if he/she maintains Average Daily Deposit Balance of above HK\$100,000 in the MISA for consecutive 90 calendar days starting from the account opening date of MISA (the "Fulfillment Period").

- 6.2 每日平均結存指獎賞期內高息戶口的每日結存之總和除以90日。額外利息現金獎賞是將每日平均結存，以年利率3%按90日以單利息及365日為每年基礎（包括閏年）計算，上限為HK\$10,000。

The Average Daily Deposit Balance refers to the total amount of the closing balance of each day in the MISA during the

Fulfillment Period divided by 90 days. The Bonus Interest Cash Reward is based on the Average Daily Deposit Balance, calculated at 3%p.a. and 90 days on a simple and 365-day annual basis (including leap years), capped at HK\$10,000.

- 6.3 額外利息現金獎賞將於獎賞期後的下一個曆月之月底進誌高息戶口內。

The Bonus Interest Cash Reward will be credited into the MISA at the end of the succeeding month after the Fulfillment Period.

7. 外幣兌換特惠利率 Special Rates for Foreign Exchange

- 7.1 合資格客戶於推廣期內經本行任何一間分行將港元兌換成任何指定貨幣或將任何指定貨幣兌換成港元，均可於電匯兌換價專享特惠利率（「外幣兌換特惠利率」）。指定貨幣包括美元、澳元、紐西蘭元、加元、英鎊、歐羅、日圓及人民幣。外幣兌換特惠利率可參考下表：

The Eligible Customer who converts HKD to any selected currencies or vice versa via any branch of the Bank during the Promotion Period will be entitled to a special rate on telegraphic transfer exchange rate (the "Special Rates for Foreign Exchange"). The selected currencies include USD, AUD, NZD, CAD, GBP, EUR, JPY and RMB. Please refer to the table below for Special Rates for Foreign Exchange:

貨幣 Currency	外幣兌換(牌價加 (+) / 減 (-)) Foreign Exchange (Board Rate Add-in (+) / Discount (-))	
	買入(電匯) Bank Buy (TT)	賣出(電匯) Bank Sell (TT)
美元 / 澳元 / 紐西蘭元 / 加元 / 英鎊 / 歐羅 USD/ AUD/ NZD/ CAD/ GBP/ EUR	+ 0.002	- 0.002
日圓 (每100) JPY (per 100)	+ 0.002	- 0.002
人民幣 (每100) RMB (per 100)	+ 0.100	- 0.100

- 7.2 本行會根據市場利率、貨幣匯率及其他因素的波動而不時調整電匯兌換價。

The telegraphic transfer exchange rate is subject to the Bank's review according to fluctuations on market interest rates, currency rates and other factors from time to time.

- 7.3 本行保留權利隨時更改外幣兌換特惠利率，恕不另行通知。

The Bank reserves the right to change the Special Rates for Foreign Exchange at any time without prior notice.

8. 合資格客戶於迎新獎賞/額外利息現金獎賞入數當日必須仍然持有本行之高息戶口，否則相關之獎賞將被自動作廢。

The Eligible Customer must maintain the MISA with the Bank on the Welcome Reward/Bonus Interest Cash Reward payment date(s), otherwise the respective reward will be forfeited automatically.

9. 高息戶口以現行之存款息率、優惠、服務收費及賬戶章則和高息戶口之條款及細則作準。

Existing deposit rates, benefits, service charges, Rules for Account Holder and terms and conditions of the MISA shall prevail.

10. 若高息戶口被暫時終止運作、結束或停止使用，則由高息戶口被暫時終止運作、結束或停止之生效日當天（或按本行絕對酌情權所釐定之其他任何日子）起，合資格客戶將即時不再符合資格享有優惠。