

【For Immediate Release】

PAObank Launches “Money Safe” Offer Protect Your Deposits While Earning an Extra 1% p.a. HKD Savings Interest Rate

9 January 2026, Hong Kong – PAO Bank Limited (“PAObank”) has upgraded the “Money Safe” feature, further safeguarding customers’ deposits. To encourage the wider adoption of “Money Safe” and other anti-fraud measures, PAObank launches the “Money Safe” offer to boost the awareness of funds protection and prevent potential risks. From now until 31 March 2026, all PAObank individual customers, who successfully set up “Money Safe” protection and lock designated funds, can enjoy an extra 1% p.a. HKD savings interest rate.

PAObank customers can now activate Money Safe protection at anytime via the PAObank Mobile Banking APP, locking part or all of their banking deposits. From now until 31 March 2026, PAObank customers, who set up protected funds in designated HKD saving accounts via “Money Safe” and inject at least HKD10,000, will enjoy an extra 1% p.a. HKD savings interest rate. Each customer can receive up to HKD100 in extra interest per month.

To access locked funds, customers are required to visit PAObank office in person for identity verification. The funds will be then released within three working days, ensuring robust protection and peace of mind.

For details, please visit PAObank's website at www.paob.com.hk. For enquiries, please contact our customer service through the PAObank Mobile Banking APP or contact our hotline at 3762 9900.

Terms and conditions apply. Please refer to “Money Safe Extra 1% p.a. HKD Savings Interest Rate Offer” terms and conditions for details.

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About PAO Bank Limited

PAO Bank Limited (“PAObank”), a wholly-owned subsidiary of Lufax Holding Ltd (“Lufax”) (SEHK: 6623; NYSE: LU) and a member of Ping An Insurance (Group) Company of China, Ltd. (“Ping An”) (SEHK: 2318; SSE: 601318), is committed to fostering financial inclusion and establishing a digital banking ecosystem by leveraging its extensive experience in SME banking services and its leading financial technology advantages. PAObank was granted a banking licence by the Hong Kong Monetary Authority in May 2019 to offer banking services via virtual channels. PAObank is expanding diverse business segments including retail banking and SME banking, serving customers in Hong Kong and the Greater Bay Area, establishing itself as Ping An Group's comprehensive financial platform in Hong Kong.