

Money Safe Extra 1% p.a. HKD Savings Interest Rate Offer

Terms and Conditions

1. Programme Period

This promotion (the “**Programme**”) is valid from 9 January to 31 March 2026 (both dates inclusive) or such other date(s) as determined at the absolute discretion of PAO Bank Limited (the “**Bank**”) (“**Programme Period**”).

2. Eligible Customers

This Programme is only applicable to existing or new personal customers of the Bank who fulfill all requirements under these terms and conditions (“**Eligible Customers**”). The Bank reserves the final decision on the eligibility of Eligible Customers to participate in the Programme.

3. Programme Requirements

3.1 During the Programme Period, Eligible Customers who successfully set up protected funds in their HKD savings account via “Money Safe” and add at least HK\$10,000 to their protected deposit, will enjoy an extra 1% p.a. HKD savings interest rate until 31 March 2026. The monthly cap for extra interest per Eligible Customer is HK\$100.

3.2 Extra interests shall be calculated based on the total new protected deposits during the Programme Period. Interest payable under the extra HKD savings annual interest rate is calculated daily and credited to the relevant HKD savings account within 30 business days after the Programme Period. Account deposit balances shall be based on the Bank's records. If an Eligible Customer cancels the designated account before the extra interests are credited, such extra interests will not be credited without further notice.

3.3 The standard interest calculation method and payment for general savings rates shall remain unchanged.

4. If Eligible Customers breach these terms and conditions or engage in any fraudulent or abusive conduct, the Bank reserves the right to disqualify them from this Programme and close their account(s) without prior notice.

5. All these terms and conditions (including but not limited to the rates and other terms of the Programme) shall be determined and interpreted at the absolute discretion of the Bank. The Bank reserves the final right to determine whether the Programme is applicable to any particular savings account. In the event of any dispute relating to this Programme, the Bank's decision shall be final and binding.

6. The Bank reserves the right to suspend, revise, amend or terminate this Programme, and to modify these terms and conditions (including, but not limited to varying the Programme Period) at any time without prior notice. The Bank shall not be liable for any such suspension, revision, amendment or termination.
7. Offers are limited and available on a first-come-first-served basis.
8. The Chinese version of these terms and conditions is for reference only. The English version of these terms and conditions will prevail if there is any inconsistency between the Chinese and the English versions.
9. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.
10. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
11. Save for the Eligible Customers and the Bank, no person shall have any right to enforce any provision of these terms and conditions, or to enjoy any benefit thereunder pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
12. These terms and conditions shall be read together with the Bank's Retail Banking Services Terms and Conditions (the "**Services Terms**"). If there is any discrepancy or inconsistency between these terms and conditions and the Services Terms, these terms and conditions shall prevail. Any other terms and conditions applicable to any existing products or services (if any) between the Eligible Customers and the Bank shall not apply to these terms and conditions.