平安數字銀行
PING AN DIGITAL BANK

版本日期：2026 年 11 月 1 日

特選客戶開戶推廣（「推廣」）之條款及細則

1. 此推廣只適用於 2026 年 11 月 1 日至 2026 年 11 月 30 日（包括首尾兩日），或由平安數字銀行（國際）有限公司（「本行」）酌情決定的其他日期（「推廣期」）。

2. 於推廣期內，在 2026 年 11 月 1 日前未曾於本行持有任何儲蓄賬戶之新個人客戶（「合資格客戶」）以開戶碼「KUNGFU26」（「開戶碼」）成功開立儲蓄賬戶，可獲得港幣 200 元現金回贈（「現金回贈」）。

3. 於推廣期內，合資格客戶成功開立儲蓄賬戶後，開立 1 個月港幣定期存款，首港幣 80,000 元定期存款可享 20% 定期存款年利率優惠（「特惠定存」）。

4. 特惠定存於合資格客戶成功開戶後 3 個工作日內（不包括星期六、日及公眾假期）在本行個人銀行手機應用程式定期存款版面顯示。合資格客戶須透過本行個人銀行手機應用程式>「存款」>「定期存款」中顯示為優惠利率的推廣欄位開立 1 個月港幣定期存款方可享特惠定存。如合資格客戶透過該推廣欄位以外的欄位開立 1 個月港幣定期存款，將不可享受特惠定存。

5. 本行對合資格客戶可享有現金回贈及特惠定存之資格有絕對決定權。

6. 合資格客戶須在開戶時輸入開戶碼，方可享有現金回贈及特惠定存。若合資格客戶在開戶時未有輸入開戶碼，該合資格客戶將不得享有現金回贈及特惠定存，而本行亦不會於其後補發或以任何形式提供現金回贈及特惠定存，亦不會作出任何補救安排。

7. 現金回贈將於合資格客戶成功開戶後 30 個曆日內直接存入合資格客戶之儲蓄賬戶內。於現金回贈發放時，合資格客戶需持有本行有效的儲蓄賬戶。

8. 本行對合資格客戶是否可同時享有此推廣及本行其他推廣優惠保留最終決定權。

9. 推廣優惠名額有限，先到先得，額滿即止。

10. 此推廣之所有利率、條款及細則以及此推廣之其他細則均由本行酌情釐定。本行保留最終決定權以決定此推廣是否適用於個別儲蓄賬戶。若有任何與此推廣相關的爭議，本行的決定為最終及具約束力。

11. 本行保留隨時在不需要給予通知的情況下修訂、更改或終止本推廣，或更改本條款及細則（包括但不限於更改推廣期）之權利。本行對任何相關修訂、更改或終止不承擔任何責任。

12. 本條款及細則的中文版本僅供參考。如中英文版本之間有任何不一致，概以英文版本為準。

13. 如有任何查詢，請致電本行 24 小時顧客服務熱線：+852 3762 9900。

14. 本條款及細則受香港特別行政區法律管轄，並按其作為法律詮釋。

15. 除合資格客戶及本行外，任何人士不得根據香港法例第 623 章《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其利益。

16. 本條款及細則須與本行的個人銀行服務條款及細則（「服務條款」）一併閱讀。如本條款及細則與服務條款有任何差異或不一致，概以本條款及細則為準。客戶與本行之間任何其他已有產品或服務（如適用）的其他條款及細則不適用於本條款及細則。

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Selected Customers Account Opening Programme (the "Programme")

Terms and Conditions

1. This Programme is valid from **1 November 2026 to 30 November 2026** (both dates inclusive) or until such other date(s) as may be determined by Ping An Digital Bank (International) Limited (the "Bank") at the Bank's discretion ("Programme Period").

2. During the Programme Period, new personal customers who have not held any savings account with the Bank before 1 November 2026 (the "Eligible Customers") who successfully open a savings account using the account opening code "KUNGFU26" (the "Account Opening Code") will be entitled to a HK$200 cash rebate (the "Cash Rebate").

3. During the Programme Period, after an Eligible Customer has successfully opened a savings account, upon opening a 1-month HKD time deposit, first HK$80,000 of such deposit shall enjoy a preferential time deposit annual interest rate of 20% (the "Preferential Time Deposit").

4. After the Eligible Customers successfully open a savings account with the Bank, the Preferential Time Deposit will be displayed on the Bank's Retail Banking APP (time deposit section) within 3 working days (excluding Saturdays, Sundays and public holidays). Eligible Customers have to place the 1-month HKD time deposit through the promotion field showing the Preferential Time Deposit on the Bank's Retail Banking APP > Deposit >Time Deposit in order to enjoy the Preferential Time Deposit. If the Eligible Customer places the 1-month HKD time deposit through any field other than the promotion field, the Preferential Time Deposit will not apply.

5. The Bank shall have the absolute right to determine the Eligible Customers' eligibility for the Cash Rebate and the Preferential Time Deposit.

6. Eligible Customers must enter the Account Opening Code at the time of account opening in order to enjoy the Cash Rebate and the Preferential Time Deposit. If an Eligible Customer fails to enter the Account Opening Code at the time of account opening, such Eligible Customer will not be eligible for the Cash Rebate and the Preferential Time Deposit, and the Bank will not subsequently reissue or otherwise provide the Cash Rebate and the Preferential Time Deposit, nor will it make any remedial arrangement.

7. The Cash Rebate will be credited to the Eligible Customer's savings account within 30 calendar days after the Eligible Customer has successfully opened the account. Eligible Customer should hold a valid savings account with the Bank at the time the Cash Rebate is credited.

8. The Bank reserves the right to make the final decision on whether Eligible Customers may concurrently enjoy this Programme and any other programme offers provided by the Bank.

9. Offers of this Programme are limited and available on a first-come-first-served basis.

10. All the rates, terms and conditions and other features of the Programme are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether this 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.

11. The Bank reserves the right to vary, modify or terminate the Programme, and to revise 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 variation, modification or termination.

12. The Chinese version of these terms and conditions is for reference only. The English version will prevail if there is any inconsistency between the Chinese and the English versions.

13. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.

14. These terms and conditions are governed by, and shall be construed in accordance with, the laws of the Hong Kong Special Administrative Region.

15. Save for the Eligible Customers and the Bank, no person shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any provision of these terms and conditions.

16. These terms and conditions shall be read together with the Bank's Retail Banking Services Terms and Conditions (the "Services Terms"). In the event of 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 (where applicable) between customers and the Bank shall not apply to these terms and conditions.