



大眾財務有限公司

PUBLIC FINANCE LIMITED

(馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad)

1 May 2022

Dear Valued Customer,

Notice of Amendment to the Rules for Fixed Deposit Accounts

Thank you for choosing the services of Public Finance Limited (the “Company”). Please be informed that the Company’s “Rules for Fixed Deposit Accounts” has been amended to state the Financial Crime Risk Management of the Company in Section 72 (the “Amendment”) and will be effective from 1 June 2022 (the “Effective Date”). Details are stated in the enclosed Summary of Amendment. Please note that the Amendment shall be binding on you if you continue to place and/or keep your fixed deposit(s) at the Company on or after the Effective Date. Please also note that the Company may not be able to continue providing services to the customer if he/ she does not accept the Amendment.

The new version of the “Rules for Fixed Deposit Accounts” will be available at the Company’s official website (www.publicfinance.com.hk) and displayed in our branches from the Effective Date.

Should you have any enquiries about the Amendment or this Notice, please contact our Fixed Deposit Department at (852) 2523-9983.

Yours faithfully
Public Finance Limited

This is a computer printout. No signature is required.

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Summary of Amendment

Rules for Fixed Deposit Accounts

Amended as follows:

Section C	General Rules
Clause 72	The Company may, at its sole and absolute discretion, and without prior notice to the customer, take any action as it considers appropriate to comply with applicable laws, regulations, policies (including our policies), and request of statutory and regulatory authorities. Such action may include but is not limited to: (a) delaying, blocking, suspending or refusing to process any payment or instruction by the customer and/or otherwise blocking or freezing the customer's account(s); (b) terminating or closing the account(s) and discontinuing the business relationship with the customer; and (c) taking any other actions necessary for the Company to meet any legal, regulatory or compliance obligations.
Clause 73	If there is any inconsistency between the English version and the Chinese version of these Rules, the English version shall prevail for all purposes.