

低息私人貸款計劃

配合財務需要
實現人生目標

每月平利息低至
0.11%¹

- 個人化息率，每月平利息低至
Individual Monthly Flat Rate as Low as

0.11%¹

- 貸款額高達 Loan Amount up to

HK\$800,000

或or

月薪**15** Monthly Income

(以較低者為準 Whichever is Lower)

- 還款期長達 Repayment Tenor up to

60個月² Months²

每月還款表 (以每HK\$10,000貸款額計)
Monthly Repayment Table for Every Loan Amount of HK\$10,000

| 貸款額 (HK\$) Loan Amount (HK\$) | 每月平利息 Monthly Flat Rate | 還款期 / 每月還款額 ⁴ (HK\$) (實際年利率 ¹) Repayment Tenor / Monthly Repayment Amount ⁴ (HK\$) (APR ¹) | | |
|----------------------------------|----------------------------|---|---------------------|---------------------|
| | | 12個月 Months | 18個月 Months | 24個月 Months |
| \$10,000 – \$99,999 | 0.26% | \$859.33 (6.86%) | \$581.56 (7.02%) | \$442.67 (7.09%) |
| \$100,000 – \$299,999 | 0.24% | \$857.33 (6.39%) | \$579.56 (6.55%) | \$440.67 (6.62%) |
| \$300,000 – \$599,999 | 0.22% | \$855.33 (5.93%) | \$577.56 (6.08%) | \$438.67 (6.14%) |
| \$600,000 – \$800,000 | 0.11% | \$844.33 (3.41%) | \$566.56 (3.50%) | \$427.67 (3.55%) |

上述優惠須受有關條款及細則約束，如欲查詢上述私人貸款的其他還款期之每月還款額及實際年利率，請與本行職員聯絡。 Relevant terms and conditions shall apply. For enquiry on monthly repayment amount and APR of other repayment tenors of above personal loan, please contact the Bank's staff.

借定唔借？還得到先好借！

To borrow or not to borrow? Borrow only if you can repay!

大眾銀行 (香港)
PUBLIC BANK (HONG KONG)

私人貸款中心
申請專線

2480 8888

www.publicbank.com.hk

Low Interest Personal Loan Plan

Fulfilling your Dreams with Supportive Financial Solutions

Monthly Flat Rate as Low as

0.11%¹

推廣條款及細則：

Promotional Terms and Conditions:

- 實際年利率乃依據銀行營運守則所載之有關指引計算；當中已包括按貸款額計每年0.5%之手續費（只適用於特選客戶³），此手續費將於提取貸款額中扣除。一般客戶³之手續費為每年1%。實際年利率3.41%乃以每月平利息0.11%、貸款額HK\$800,000、12個月還款期及每年0.5%之手續費計算。實際利率是一個參考利率，以年化利率展示銀行產品的基本利率及其他費用與收費。上述利率乃基於多項假設計算並只作參考用途。
Annualised Percentage Rate ("APR") is calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice, with 0.5%p.a. handling fee included (only applicable to Selective Customer³). Such handling fee will be deducted from the disbursement amount. The handling fee of the Generic Customer³ is 1%p.a. The APR of 3.41% is calculated based on monthly flat rate of 0.11%, loan amount HK\$800,000, loan tenor 12 months and 0.5%p.a. handling fee. The APR is an annualised reference rate that includes the basic interest rate and other related fees and charges of the banking products. The above interest rate is calculated based on a number of assumptions and used for reference only.
- 最長還款期60個月只適用於結餘轉戶用途。貸款作其他用途的最長還款期為48個月。
Maximum loan tenor up to 60 months is only applicable to the loan for debts consolidation purpose. For other loan purposes, the maximum loan tenor is up to 48 months.
- 特選客戶包括公務員、專業人士、住宅物業之業主或現時持有大眾銀行 (香港) 有限公司 (「本行」) 私人貸款賬戶之客戶 (「特選客戶」)。一般客戶為未能符合特選客戶要求之客戶 (「一般客戶」)。
Selective Customer includes civil servant, professional customer, home owner and existing personal loan customer of Public Bank (Hong Kong) Limited ("the Bank") ("Selective Customer³"). Generic Customer is the customer who does not qualify as Selective Customer ("Generic Customer³").
- 每月還款額均以每HK\$10,000貸款計算。
Monthly Repayment Amount is calculated based on every loan amount of HK\$10,000.
- 貸款額HK\$300,000以下之申請人的最低月薪為HK\$6,000；貸款額HK\$300,000或以上之申請人的最低月薪為HK\$15,000。
The minimum monthly income of applicants for loan amount below HK\$300,000 is HK\$6,000, whereas the minimum monthly income of applicants for loan amount HK\$300,000 or above is HK\$15,000.
- 上述所列之所有息率只供參考，而客戶最終獲批核之息率、貸款額及每月還款額將視乎其信貸狀況及本行之信貸審批結果而定。
All interest rates stated above are for reference only. The final interest rates, loan amount approved and monthly repayment amount are subject to customers' credit status and final approval by the Bank.
- 上述所列之所有息率及推廣優惠只適用於符合有關申請要求的人士，並須受有關之條款及細則約束。有關優惠詳情、實際年利率、費用及收費、條款及細則請向本行職員查詢或瀏覽本行網站www.publicbank.com.hk。
All interest rates and the promotion mentioned above are only applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions. For enquiry on promotion details, APR, fees and charges and relevant terms and conditions, please contact the Bank's staff or visit the Bank's website at www.publicbank.com.hk.
- 本行有權隨時修訂、暫停或終止本推廣及更改其條款及細則，而毋須另行通知。如有任何爭議，本行對本推廣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.
- 本文件的中、英文版本如有任何歧異，概以英文版本為準。
In case of discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.
- 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.
- 所有上述條款及細則均受香港特別行政區之法律所規管及解釋。
These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

如欲查詢詳情，請與本行職員聯絡或瀏覽本行網站 www.publicbank.com.hk。

For enquiries, please contact the Bank's staff or visit the Bank's website at www.publicbank.com.hk.

由大眾銀行 (香港) 有限公司刊發

Issued by Public Bank (Hong Kong) Limited

大眾銀行 (香港)
PUBLIC BANK (HONG KONG)

Personal
Loan Centre
Application Hotline

2480 8888

www.publicbank.com.hk