

低息私人貸款計劃

輕鬆調配資金 成就美滿人生

Low Interest Personal Loan Plan

Intelligent Fund Allocation Enabling a Fruitful Life



- 每月平利息低至 **Monthly Flat Rate as Low as 0.11%**
(實際年利率低至 APR as Low as 3.41%¹)
- 貸款額高達 **Loan Amount up to HK\$800,000** 或 **月薪15倍² of Monthly Salary²** (以較低者為準 Whichever is Lower)
- 還款期長達 **Repayment Tenor up to 60個月³ Months³**

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 ³ (HK\$) (實際年利率 ¹) Repayment Tenor / Monthly Repayment Amount ³ (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%)

如欲查詢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。

To enquire about the Monthly Repayment Amount and APR of other repayment tenors, please contact the Bank's staff.

 **大眾銀行 (香港)**
PUBLIC BANK (HONG KONG)

顧客熱線

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www.publicbank.com.hk

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⁴），此手續費將於提取貸款額中扣除。一般客戶⁵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。實際年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 Customer⁴). Such handling fee will be deducted from the disbursement amount. The handling fee of the Generic Customer⁵ 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.
- 最低貸款額為HK\$10,000。最高貸款額為HK\$800,000或月薪15倍，以較低者為準。
The minimum loan amount is HK\$10,000. The maximum loan amount is up to HK\$800,000 or 15 times of monthly salary, whichever is lower.
- 最長還款期60個月只適用於貸款用途為結餘轉戶。其他貸款用途的最長還款期為48個月。
Maximum loan tenor up to 60 months is only applicable for the loan purpose of debt consolidation. 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 Customer"). Generic Customer is the customer who does not qualify as Selective Customer ("Generic Customer").
- 每月還款表內的每月還款額均以每HK\$10,000貸款計算。
Monthly Repayment Amount in the Monthly Repayment Table is calculated based on every loan amount of HK\$10,000.
- 每月還款表內所列之息率只供參考。客戶最終獲批核之息率、貸款額及還款期將視乎其信貸狀況及本行之信貸審批結果而定。
Interest rates stated in the Monthly Repayment Table are for reference only. The final interest rate, loan amount and repayment tenor are subject to customer's credit status and the Bank's approval.
- 每月還款表內所列之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。
Interest rates and the promotion mentioned in the Monthly Repayment Table are only applicable to customers who fulfil relevant application requirements and are subject to terms and conditions. For enquiry on promotion details, APR, fees and charges and 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，本行保留最終決定權。
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 shall be final and conclusive.
- 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.

借定唔借？還得到先好借！

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

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)

Customer Hotline

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