



大眾銀行(香港)

PUBLIC BANK (HONG KONG)

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

Press Release

6 November, 2009

Public Bank (Hong Kong) Tax Loan – Pay Tax with Ease

Public Bank (Hong Kong) announces the launch of Tax Loan Program 2009 (“Tax Loan”), offering customers a convenient and affordable mean to meet the financial needs during the tax loan season.

The interest rates of Tax Loan are competitively priced at as low as 0.0309% flat per month (Annualised Percentage Rate 2.38%¹). Customers may borrow up to HK\$1,000,000, with a choice of repayment tenor up to 18 months.

Customers who apply for the Tax Loan together with a relative or friend, they can enjoy a lower interest rate, which is offered based on their combined loan amount.

Apart from the above benefits, Tax Loan customers who apply for our Public Bank Credit Card will get rewards up to HK\$300⁴.

Apply now to enjoy the benefits and pay your tax with ease.

Table 1:
Public Bank (Hong Kong) Tax Loan – Monthly Repayment Table for every loan amount of HK\$10,000

Loan Amount (HK\$)	Repayment Tenor	Selected Customers ²		General Customers	
		Monthly Flat Rate	Monthly Repayment Amount (APR ¹)	Monthly Flat Rate	Monthly Repayment Amount (APR ¹)
10,000 – 100,000	12 Months	0.0882%	842.15 (3.88%)	0.1099%	844.32 (4.38%)
	18 Months	0.1334%	568.90 (4.38%)	0.1548%	571.04 (4.88%)
100,001– 500,000	6 Months	0.0546%	1,672.13 (2.88%)	0.0782%	1,674.49 (3.38%)
	12 Months	0.0663%	839.96 (3.38%)	0.0882%	842.15 (3.88%)
	18 Months	0.1121%	566.77 (3.88%)	0.1334%	568.90 (4.38%)
500,001– 1,000,000	6 Months	0.0309%	1,669.76 (2.38%)	0.0546%	1,672.13 (2.88%)
	12 Months	0.0444%	837.77 (2.88%)	0.0663%	839.96 (3.38%)
	18 Months	0.0906%	564.62 (3.38%)	0.1121%	566.77 (3.88%)



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Remarks:

1. The Annualised Percentage Rates (APRs) shown in this press release are calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice, which includes a handling fee of 0.5% on loan amount (for 6-month repayment tenor) or 1% on loan amount (for 12-month or 18-month repayment tenor). Such handling fee will be deducted from the loan amount. The above rates are only applicable to customers whose tax loan amounts are within 1 time of their tax bill amounts. The interest rates of individual customers may vary.
2. Selected Customers include the payroll account customers, Prestige Account customers, MPF customers, mortgage loan customers, and depositors with total deposits of HK\$500,000 or above at Public Bank (Hong Kong) Limited ("the Bank"), civil servants, professionals (including registered architects, chartered accountants, chartered surveyors, dentists, medical doctors, pharmacists and chartered engineers), Hospital Authority staff, homeowner, full-time teachers or senior staff of recognised universities in Hong Kong with monthly salary of HK\$30,000 or above and high income earners with stable monthly salary over HK\$40,000. The Bank reserves the right of determining the final definitions of Selected Customers.
3. The final approved loan amount of a customer is subject to his/her credit status and the approval of the Bank.
4. Credit Card reward up to HK\$300 includes HK\$50 Credit Card Free Spending (customers are required to activate their credit cards on or before 30 June 2010); and a HK\$250 Supermarket Shopping Voucher, which will be given for a retail purchase or cash advance of HK\$2,500 or above. For details of the HK\$250 Supermarket Shopping Voucher, please refer to promotion insert of Credit Card Welcome Offers of the Bank.
5. The above information is updated as of 06 November, 2009. All of the above interest rates and promotional offers are only applicable to applicants who fulfill relevant application requirement and accept to be bound by relevant terms and conditions. The Bank reserves the right to change the above information at its sole discretion.

~ The End ~

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