



Press Release

8 June, 2009

“Flexible Cash” Personal Loan Special Promotion
Monthly Interest Rate as Low as 0.02%

Public Bank (Hong Kong) (“PBHK”) announces the launch of “Flexible Cash” Personal Loan Special Promotion (“the Promotion”), offering customers a convenient and affordable mean to meet their financial needs.

The interest rates of the Promotion are competitively priced at as low as 0.02% flat per month (Annualised Percentage Rate 3.94%¹). Maximum loan limit under the Promotion is HK\$500,000², with repayment tenor of 6 months or 12 months.

Customers who also successfully apply for the Public Bank Credit Card will be entitled to enjoy HK\$50 credit card free spending³.

Apart from the above promotion plan, customers can choose from other competitive personal loan plans which are tailor-made to suit every customer’s financial needs and repayment capacity.

For details, please visit our branches or call our customer enquiry hotline 8107 0818 / 2525 7863.

Public Bank “Flexible Cash” Personal Loan Special Promotion- Monthly Repayment Table for Every Loan Amount of HK\$10,000

Loan Amount ²	Repayment Tenor	Monthly Flat Rate (APR ¹)	Monthly Repayment Amount
HK\$30,000 - HK\$500,000	6 Months	0.02% (3.94%)	HK\$1,668.67
	12 Months	0.10% (4.15%)	HK\$843.33



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)

Remarks:

1. The Annualised Percentage Rate ("APR") of monthly flat rate 0.02% is 3.94%. This APR and the above APRs are calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice, of which calculation is based on the above repayment tenors and loan amount of HK\$10,000, with 1% handling fee included. Such handling fee will be deducted from the disbursement amount. The APR of individual customers may vary. Examples quoted in this press release are for reference only.
2. The final approved loan amount of a customer is subject to his/her credit status and the approval of Public Bank (Hong Kong) Limited ("the Bank").
3. The offer is only applicable to successful applicants of Credit Card of the Bank who draw down the personal loan under this promotion. The HK\$50 credit card free spending will be credited to Principal Cardholder's Credit Card account within the next month from the card's first spending month. (No limit is required for the first time spending.) To be entitled to the said free spending offer, the successful applicant must activate the approved Credit Card on or before 30 September, 2009. Otherwise, this offer will be forfeited. The offer can be used in conjunction with other existing promotion offers of Credit Card.
4. The above information is updated as of 8 June, 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 vary, suspend or terminate the above promotion offers at its sole discretion.

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