

掌握充裕現金 夢想馬上拉近

— 靈活理財 · 輕鬆自在 · 自我增值 —

Enrich Your Life, Your Dreams Come True.

特快批核 現金隨時到手¹

Same-Day Approval and Loan Disbursement¹

一經批核，現金直接存入您指定銀行戶口，快捷妥當！

The loan amount will be credited into your designated account once the loan is approved; the whole process is easy and simple.

特低利率 Preferential Interest Rate

利率特低，遠離貴息，全城得益。

Our extraordinary low-interest personal instalment loan enables you to enjoy substantial interest cost saving.

特高貸款額² High Loan Amount²

度身訂造個人貸款額，完全切合您的貸款需求。

Personalised loan amount that suits your financial needs.

靈活還款期 Flexible Repayment Tenor

靈活還款期，讓您還款更有彈性。

Flexible repayment tenor to suit your repayment capability.

申請手續簡易 How to Apply

請填妥附上之申請表，連同所需文件傳真、寄回或交回本行任何一間分行。

Please complete and return the application form, together with the required documents to any of our branches, by fax or by post.

私人貸款中心 Personal Loan Centre

申請專線 Application Hotline : **2480 8888**

傳真熱線 Fax Hotline : **2426 3118**

一般查詢 General Enquiry

顧客熱線 Customer Service Hotline : **8107 0818**

傳真熱線 Fax Hotline : **2545 8158**

索取傳真申請表 Request Application Form by Fax : **2921 6666**

網址 Website

www.publicbank.com.hk

註 Remarks:

1. 如客戶於任何工作天中午12時或以前(惟於中午12時後或星期六或公眾假期遞交則其「遞交日期」將被視為為下一工作天)遞交已簽署之私人貸款申請表及一切所需文件，一經批核，大眾銀行(香港)有限公司(「本行」)將於遞交日期當天下午4時或以前將批核之貸款存入該客戶於本行之戶口。
If a customer has submitted a duly signed personal loan application form, together with all of the required documents on or before noon of any business day (for submission after noon or on Saturdays or on public holidays, the "submission date" shall be deemed to be the next business day), once the loan is approved, Public Bank (Hong Kong) Limited ("the Bank") will credit the approved loan amount into the customer's bank account maintained with the Bank by 4pm of the submission date.

2. 客戶最終獲批核之貸款額須視乎其信貸狀況及本行之信貸審批結果而定。
The final approved loan amount of a customer is subject to his/her credit status and the Bank's final approval.
詳情請向本行職員查詢。本行保留隨時終止或不時更改上述條款，或不時修訂有關私人貸款之條款及細則之權利。如有任何爭議，本行保留最終決定權。若中、英文版本有歧異，概以英文版本為準。
For details, please contact the Bank's staff. The Bank reserves the right to terminate the above offers at any time or to vary the same and the related terms and conditions of Personal Loan from time to time. Should any dispute arise, the decision of the Bank shall be final. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

直接付款授權書 (必須填寫)

Direct Debit Authorisation (must complete)

收款人名稱 (受益人) Name of Party to be Credited (The Beneficiary)

Public Bank (Hong Kong) Limited

銀行編號 Bank No. 收款賬戶號碼 A/C No. to be Credited

0 2 8 7 1 4 8 5 1 1 0 7 3 4 4

- 本人/吾等現授權本人/吾等之下述銀行(「本人/吾等之銀行」)，根據受益人不時給予本人/吾等之銀行之指示，自本人/吾等之賬戶內轉賬予上述受益人。
I/We hereby authorise my/our below-named Bank ("my/our Bank") to effect transfers from my/our account to that of the above named Beneficiary in accordance with such instructions as my/our Bank may receive from the Beneficiary from time to time.
- 本人/吾等同意本人/吾等之銀行毋須證實該等轉賬通知是否已交予本人/吾等。
I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.
- 如因該轉賬而令本人/吾等之賬戶出現透支(或令現時之透支增加)，本人/吾等願共同及個別承擔全部責任。
I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).
- 本人/吾等證明本人/吾等在此表格上之簽名式樣與本人/吾等之銀行賬戶簽名式樣一致。
I/We confirm that my/our signature(s) on this agreement form is/are the same as that for the operation of my/our Bank account to be debited for the transfer.
- 本人/吾等同意如更改銀行賬戶或取消此付款方式時，將通知上述受益人。本人/吾等並同意如本人/吾等之賬戶並無足夠款項支付該等轉賬時，本人/吾等之銀行有權不予轉賬，且本人/吾等之銀行可收取慣常之服務費用。
I/We agree to notify the Beneficiary of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my/our Bank account to meet any transfer hereby authorised, my/our Bank shall be entitled, at its discretion, not to effect such transfer in which event my/our Bank may make the usual service charge to be paid by me/us.
- 本授權書將繼續生效直至另行通知為止或直至下列停止生效日期為止(以兩者中最早之日期為準)。This authorisation shall have effect until further notice or until the below written expiry date (whichever is earlier).
- 本人/吾等同意，本人/吾等取消或更改本授權書之任何通知，須於取消/更改生效日期最少兩個工作天之前交予本人/吾等之銀行，並同時通知此授權書之受益人。
I/We agree that any notice of cancellation or variation of this authorisation which I/we may give to my/our Bank shall be given at least 2 working days prior to the date on which such cancellation/variation is to take effect and at the same time such notice shall be given to the Beneficiary.

本人/吾等之銀行及分行名稱 My/Our Bank and Branch Name

銀行賬戶編號 Account No.

銀行編號 Bank No. 分行編號 Branch No. 賬戶編號 Account No.

賬戶持有人名稱 (請以英文正楷填寫在結單/存摺上所記錄之名稱)

Name of the Account Holder(s) (In English Block Letters as Recorded on Statement/Passbook)

賬戶持有人身份證文件號碼 ID No. of Account Holder

身份證文件類別 ID Type: _____

(I=香港身份證HKID Card P=護照Passport B=商業登記證Business Registration

C=公司註冊證明書Certificate of Incorporation X=其他Others)

貸款人名稱 (若非上述賬戶持有人) Name of Debtor(s) (If other than Account Holder(s))

每次支付限額 Limit for Each Payment

授權書停止生效日期* Authorisation Expiry Date*

銀行專用 For Bank Use Only

債務人備註 Debtor's Reference

* 貴戶欲想本授權書持續有效直至另行通知為止，可留空不填此格。

If you wish the Direct Debit Authorisation to have effect indefinitely until further notice, please leave the box blank.

X (S.V.)

賬戶持有人簽署 Signature of Account Holder(s)

日期 Date

閣下從甚麼途徑得知本行之私人貸款?

Where did you learn about our Personal Loan?

分行 Branch

報紙/雜誌廣告 Newspaper/Magazine Ad

宣傳單張 Promotional Pamphlet

銀行網頁 Bank's Website

朋友介紹 Friend's Referral

貸款資料 Loan Information

貸款用途 Loan Purpose

申請貸款額 Loan Amount Required HK\$ _____

還款期 Repayment Tenor

12 18 24 30 36 48 60 個月 Months

提取貸款及還款資料 Loan Drawdown and Repayment Information

取款日期 Loan Drawdown Date _____ (日/月/年) (D/M/Y)

請將獲批核之貸款存入本人/吾等下列之賬戶:

Please credit the approved loan amount to my/our account below:

銀行名稱 Bank Name: 大眾銀行(香港)有限公司(「本行」)

Public Bank (Hong Kong) Limited ("the Bank")

賬戶號碼 Account Number: _____

賬戶持有人姓名 Name of Account Holder(s): _____

如上述之賬戶持有人為此申請之其中一名聯名申請人，所有申請人均須於下列加蓋以表同意。

If the above-named Account Holder is one of the joint applicants of this application, all applicants must sign here for acceptance.

X

(S.V.)

申請人/聯名申請人簽署 Signature(s) of Applicant/Joint Applicant(s)

每月還款日為 The Repayment Date in Each Month shall be _____

(所有客戶必須以自動轉賬繳還每月供款。第一個還款日距提取貸款日須最少為一個月。 Monthly repayments must be made by Direct Debit. The first instalment due date must be at least one calendar month from the date of loan disbursement.)

個人資料 Personal Details

先生 Mr.

太太 Mrs.

女士 Madam

小姐 Miss

香港身份證/護照上之英文姓名 English Name as Printed on HKID Card/Passport

中文姓名 Name in Chinese

香港身份證/護照號碼 HKID Card/Passport No.

出生日期 (日/月/年) Date of Birth (D/M/Y)

國籍 Nationality

婚姻狀況 Marital Status

未婚 Single

已婚 Married

離婚 Divorced

供養親屬人數 No. of Dependents

喪偶 Widowed

同居 Living Together

大眾銀行(香港)私人貸款申請表 Public Bank (Hong Kong) Personal Loan Application Form

教育程度 Education Level <input type="checkbox"/> 小學 Primary <input type="checkbox"/> 初中 Form 3 or below <input type="checkbox"/> 中學 Secondary <input type="checkbox"/> 預科/專上學院 Matriculated/Post-secondary <input type="checkbox"/> 大學 University <input type="checkbox"/> 碩士或以上 Post-graduate or above <input type="checkbox"/> 其他(請註明) Others (please specify) _____		
住宅地址 Residential Address 室 Room/Flat _____ 樓 Floor _____ 座 Block _____		
大廈名稱 Name of Building _____ 街道 Street _____		
地區 District <input type="checkbox"/> 港島 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT		
居住現址年期 Length of Residence at Present Address _____年 Years _____月 Months (倘居住現址不足一年，請註明前居地址及居住年期。Please complete previous residential address & its length of residence if length of residence at present address is less than one year.) 前居地址 Previous Residential Address _____		
居住前址年期 Length of Residence at Previous Address _____年 Years _____月 Months 住宅電話 Home Tel. No. _____ 手提電話 Mobile Phone No. _____		
電郵地址 Email Address _____		
住宅狀況 Residential Status <input type="checkbox"/> 自置(有按揭) Self-owned (with mortgage) <input type="checkbox"/> 自置(無按揭) Self-owned (without mortgage) <input type="checkbox"/> 租用 Self-rented <input type="checkbox"/> 公屋 Public Housing <input type="checkbox"/> 親屬擁有/租用 Owned/Rented by Relative <input type="checkbox"/> 員工宿舍/由公司提供 Quarter/Company Provided 每月供款/租金 Monthly Repayment Amount/Rent HK\$ _____		
通訊地址 Correspondence Address <input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 辦公室 Office 與誰居住 Living with <input type="checkbox"/> 獨居 Alone <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 兄弟/姊妹 Brothers/Sisters <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 子女 Dependent(s)		
人數共 Total No. of Persons _____		

職業 Occupation <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 全職受僱 Full-time Employed 任職機構名稱 Company Name _____		
辦公室地址 Office Address 室 Room/Flat _____ 樓 Floor _____ 座 Block _____		
大廈名稱 Name of Building _____ 街道 Street _____		
地區 District <input type="checkbox"/> 港島 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT		
職位 Position _____ 業務性質 Nature of Business _____ 支薪日 Payroll Date _____		
辦公室電話 Office Tel. No. _____ 現任職公司年期 Years in Current Company _____		
前任職公司年期 Years in Previous Company _____ 任職此行業年期 Years in Current Industry _____		

收入 Income 每月薪金 Monthly Salary _____ HK\$ 其他每月收入 Other Monthly Income _____ HK\$ 總收入 Total Income _____ HK\$		
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銀行/信用資料 Bank/Credit Reference				
閣下是否持有本行賬戶? Do you maintain any account at the Bank? <input type="checkbox"/> 是Yes <input type="checkbox"/> 否No 閣下是否經本行轉賬支薪? Do you maintain a payroll account at the Bank? <input type="checkbox"/> 是Yes <input type="checkbox"/> 否No				
貸款類別 Types of Loans	總數目 Total No.	總貸款額/信用額 Total Loan Amount	總貸款結餘 Total Outstanding Loan Balance	每月總供款 Total Monthly Repayment
信用卡 Credit Card				
透支 Overdraft				
無抵押貸款 Unsecured Loan				
按揭 Mortgage				
其他 Others				
信用卡還款方式 Credit Card Settlement Method <input type="checkbox"/> 全數清還 Full Payment <input type="checkbox"/> 部份款項 Partial Payment <input type="checkbox"/> 最低付款額 Minimum Payment				

與本行董事/僱員關係 Relationship with Director/Employee of the Bank	
閣下/聯名申請人是否本行董事/僱員的親屬/配偶? Are you/the joint applicant a relative/spouse of any of the Bank's directors/employees? <input type="checkbox"/> 是 Yes (請填寫該人士之資料 Please state his/her details) 英文姓名 English Name _____	
中文姓名 Name in Chinese _____	
部門 Department	關係 Relationship
<input type="checkbox"/> 否 No (茲證明於申請簽署日，本人/吾等與貴行之董事/僱員並無親屬關係。倘日後本人/吾等與貴行之董事/僱員有任何親屬關係，本人/吾等同意盡速以書面通知貴行。I/We hereby confirm that, as at the date of this application, I/we have no relationship with any of the Bank's directors/employees and I/we agree to notify the Bank promptly in writing if I/we become so related.)	

諮詢人資料 Personal Reference	
本人證實已事先獲得諮詢人的同意可披露其以下資料。 I confirm that I have obtained prior consent of the referee to disclose his/her information below. 不同住址之親友姓名 Name of Relative/Friend of Different Address _____	
關係 Relationship	住宅電話 Home Tel. No.
辦公室/手提電話 Office/Mobile Phone No. _____	
閣下家庭是否知悉此項貸款申請? <input type="checkbox"/> 是Yes <input type="checkbox"/> 否No Is your family member aware of this loan application?	

配偶資料 Spouse Information	
香港身份證/護照上之英文姓名 English Name as Printed on HKID Card/Passport _____	
中文姓名 Name in Chinese	香港身份證/護照號碼 HKID Card/Passport No.
出生日期(日/月/年) Date of Birth (D/M/Y)	國籍 Nationality
<input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 全職受僱 Full-time Employed 任職機構名稱 Company Name _____	
辦公室地址 Office Address 室 Room/Flat _____ 樓 Floor _____ 座 Block _____	
大廈名稱 Name of Building _____ 街道 Street _____	
地區 District <input type="checkbox"/> 港島 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
職位 Position _____ 業務性質 Nature of Business _____	

銀行專用 For Bank Use Only	
Handling Branch	Date
<input type="checkbox"/> A HK\$	Rate %
<input type="checkbox"/> R Remarks	Tenor
Loan No.	Auth. Sig.

辦公室電話 Office Tel. No.	手提電話 Mobile Phone No.
現任職公司年期 Years in Current Company	任職此行業年期 Years in Current Industry
每月薪金 Monthly Salary HK\$ _____	其他每月收入 Other Monthly Income HK\$ _____

所需文件 Documents Required	
為盡快處理閣下的申請，請附上下列文件之影印本，並於下列空格內加上[✓]號以茲註明。(此申請表及所有提交之文件將不獲退還，而本行亦可能需要閣下提供額外文件以作批核。)	
To ensure speedy processing of this application, please check if copies of the following documents are enclosed and put a "✓" in the appropriate box(es). (Documents supplied including this application form will not be returned. Additional documents may be required.)	
<input type="checkbox"/> 香港身份證 HKID Card <input type="checkbox"/> 現居住址證明，如電費單 Present address proof, e.g. electricity bill <input type="checkbox"/> 最近兩個月之薪酬證明，如閣下之銀行月結單/存摺；非固定收入/自僱人士則須提供最近三個月之薪金證明。(經本行轉賬支薪之申請人則毋須提供其薪酬證明) Latest 2 months' income proof e.g. bank statement/passbook; latest 3 months' income proof for Irregular Income/Self-employed Applicants (Applicant who maintains a payroll account at the Bank is not required to provide his/her income proof)	
<input type="checkbox"/> (貸款額達月薪6倍/HK\$200,000或以上人士適用) 最近的稅單、僱主報稅表等以顯示過往薪酬 (For loan amount ≥ 6 times of monthly income or ≥ HK\$200,000) Tax Demand Note, or Employer's Tax Return, etc. to show the past income <input type="checkbox"/> (如適用) 受僱證明，如糧單、強積金供款單、受聘信等 (If applicable) Employment proof, e.g. payroll slip, MPF statement, company letter, etc. <input type="checkbox"/> (業主適用) 物業擁有權及按揭狀況證明，如最近之按揭還款單、按揭年表等 (For Property Owner) Proof of property ownership and mortgage status e.g. the latest mortgage loan repayment schedule/statement <input type="checkbox"/> (專業或自僱人士適用) 專業資格證明、商業登記或公司註冊證明 (For Professional or Self-employed) Professional certificate, business registration or certificate of incorporation	
* 本私人貸款接受聯名申請，惟聯名申請人須為閣下的配偶。兩人均須符合申請資格及提供同樣所需文件的影印本。Joint applicant must be your spouse if you wish to submit a joint application for the Personal Loan. He/She also needs to fulfill the same qualification requirements and provides the same required documents as the primary applicant.	

聲明條款及簽署 Declaration and Signature	
本人/吾等，以下簽署人，證實上述資料及所附之文件全屬正確及完整，並授權大眾銀行(香港)有限公司(「貴行」)以任何其認為適當之途徑以確證該等資料之真確性及與有關方面交換資料及索取其他關於本人/吾等的信貸資料。本人/吾等明白若在此申請中蓄意作出虛假陳述意圖欺騙，本人/吾等可能會受刑事檢控。本人/吾等了解貴行之「致客戶及其他人士或公司關於《個人資料(私隱)條例》及大眾銀行(香港)有限公司之資料政策等的通知書」，並同意貴行可不時使用及披露本人/吾等的個人資料作促銷、信貸審查及債務追討等用途。本人/吾等並同意貴行將本人/吾等的個人資料轉移至香港特別行政區以外地方，並進行核對程序核對本人/吾等的個人資料及其他關於本人/吾等的個人及其他資料。	
本人/吾等同意所列之還款方式償還所須之款項及利息，並同意遵守及履行此申請書內列明之使用條款及細則。本人/吾等明白及同意貴行有權不接受本人/吾等之申請而毋須透露任何原因。	
I/We, the undersigned, declare that the above information and document(s) enclosed are true and complete and authorise Public Bank (Hong Kong) Limited ("the Bank") to verify and exchange such information with and to obtain other credit information of myself/ourselves from whatever sources the Bank may consider appropriate. I/We understand that if I/we knowingly make any false statement in my/our application with an intention to deceive, I/we may be liable for criminal prosecution. I/We also acknowledge receipt of the "Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited's Data Policy etc." and agree that from time to time, the personal data relating to me/us may be used and disclosed by the Bank for the purposes of marketing, credit review and checking and debt collection. I/We also agree the Bank may transfer my/our personal data outside Hong Kong Special Administrative Region, and conduct matching procedures using my/our personal data and such other personal data and information relating to me/us. I/We agree to repay the loan and interest by monthly repayments specified in this application and further agree to comply with and be bound by the Terms and Conditions stated in this application form. I/We acknowledge that the Bank shall have the right to decline my/our application without giving any reason.	
* 中文譯本僅供參考，中文譯本定義如與英文本有歧異，概以英文本為準。 Chinese version is for reference only. In case of any difference between English and Chinese versions, the English version shall prevail for all purposes.	

X 申請人簽署 Signature of Applicant _____	(S.V.) 日期 Date _____
X 聯名申請人簽署 Signature of Joint Applicant _____	(S.V.) 日期 Date _____

銀行專用 For Bank Use Only	
Handling Branch	Date
<input type="checkbox"/> A HK\$	Rate %
<input type="checkbox"/> R Remarks	Tenor
Loan No.	Auth. Sig.

條款及細則

1. 私人貸款的借款人(下稱「借款人」)的信用記錄/資料必須符合大眾銀行(香港)有限公司(下稱「本行」)對信用的要求,方可獲得批准。合格的申請人將接獲一通知函,確定私人貸款的條款及細則。申請一經批核,本行與借款人將因私人貸款而產生借貸關係。
2. 本文所述之「貸款」一詞乃指按獲批核之私人貸款,本行借出之本金數額及於任何有關時候未償還之本金,該數額按每月還款而遞減,或按照本條款及細則所作之貸款而遞增。
3. 利率及一切其他費用可由本行全權決定不時變動。本行將於有關變動生效前三十日通知借款人,若有關變動並非本行可控制,則本行會盡量在合理時間內通知借款人。借款人在收到通知後仍繼續使用全部或部分貸款,或在有關變動生效後借款人仍有未償清之貸款,有關變動即對借款人有約束力。即使本文另有規定,根據本行一貫享有凌駕一切的權利,貸款、已累積的利息及一切有關貸款的其他費用均須按本行要求隨時清還。
4. 本行獲得授權,在貸款提取後從借款人賬戶扣除每月還款項,並按本行意願將有關還款分配為貸款本金還款及利息付款。
5. 貸款可提早償還,惟須支付尚欠之貸款本金、提早償還收費(計算方法如下:還款期不足一年者,須支付貸款金額百分之二作手續費;還款期如超過一年者,則須支付尚欠之貸款金額之百分之二作手續費)及於下月份還款期應付之利息。提早償還貸款之應繳金額須視乎本行如何將先前已付金額分配為本金及利息而定。
6. 在不影響本行其他權利及補償下,若借款人未能依期償還每月還款,則須按任何逾期未付之還款額繳納利息,由到期日起計至付款日或直至被要求清還尚欠之貸款本金止(兩者以其較早者為準),以年息三十六厘並以三百六十五日為每年基礎計算(每期欠款最低息額為港幣五十元),而本行得全權酌情更改有關利率。
7. 本行有絕對權利要求清還尚欠之貸款本金,並可按尚欠之貸款本金,以及任何逾期未清還款項連同手續費及任何應付之利息收取利息,以年息三十六厘並以三百六十五日為每年基礎計算,計息期由被要求還款日計至實際還款日止,而本行得全權酌情更改有關利率。
8. 借款人須就獲批核的貸款期限每十二個月(不足十二個月亦按十二個月計算)繳付相等於最初貸款額之百分之零點五作手續費。此手續費將於借款人提取貸款時從最初貸款額中扣除。
9. 本行可毋須預先發出通告而將任何尚欠本金、利息及/或貸款手續費與借款人於本行開設之任何賬戶合併,及將借款人其他賬戶內之任何款項用以對銷或轉賬,以履行借款人就貸款而須向本行承擔之責任。
10. 如任何還款因存款不足而被退回,本行將收取手續費用。
11. 本行保留權利向借款人收取為執行本行權利之任何合理費用及/或支出(不論其屬法律及/或其他性質)。
12. 借款人在貸款申請表上填報的資料如有任何改變,借款人須立即以書面通知本行。如在貸款日前發生任何不利變故,或借款人在申請表上向本行提供任何不正確資料,本行保留撤銷任何已批准貸款及要求立即償還貸款之權利。
13. 本行獲授權按其需要,隨時以口述或書面方式聯絡所有有關人士,以期核實及/或獲取與借款人有關之任何其他資料。
14. 本行有權採取其酌情認為合適之任何行動來執行本文之條款及細則,包括但不限於僱用第三方代理人追討借款人欠本行之任何數額。借款人須應本行要求全數賠償予本行因進行訴訟或以其他方式追討借款人欠本行之款項所引致的,或因行使本行權利引致的一切合理費用及開支,包括按全數彌償基準計算的合理法律訴訟費用以及上述第三方代理人之合理收費。本行有權在本行認為有需要時公開任何有關借款人及貸款之資料予任何人包括上述第三方代理人,而毋須再徵求借款人之同意。
15. 若本項貸款由超過一人作出申請,有關人士根據本文條款及細則須承擔之責任將屬個別及共同性質,並按本文內容所需,凡屬單數字詞,其意義將被視為包括複數。按本文向有關人士發出之任何通告,將被視為向所有該等人士發出之有效通知。
16. 申請人如有任何意見或投訴,請致函本行客戶投訴主任。地址:中環德輔道中120號大眾銀行中心14樓。
17. 本行保留隨時補充、刪除及/或修訂本文任何條款及細則之權利,而本行會將有關修改以書面通知寄交借款人不時知會本行之地址或以本行認為合適之方式通知借款人。若有關之修改會影響費用及收費,以及借款人之責任或義務,則所需之通知期為三十天。
18. 此等條款及細則受香港特別行政區法律管轄。本行就私人貸款所發行之條款及細則及其他任何有關文件之中文譯本僅方便參考,在一切情況下均以英文版本為準。

Terms and Conditions

1. Approval is conditional upon the credit record/information of the borrower ("the Borrower") having met the credit requirements of Public Bank (Hong Kong) Limited ("the Bank"). Successful applicants will be notified by a letter confirming the terms and conditions of the Personal Loan. Such approval will give rise to a creditor-debtor relationship between the Bank and the Borrower under the Personal Loan.
2. The expression "the Loan" when used herein means the principal amount advanced by the Bank and outstanding at any relevant time under the approved Personal Loan, as the same is reduced from time to time by the monthly repayments or increased by any advance made in accordance with these terms and conditions.
3. The interest rate and all other charges shall be subject to variation from time to time at the Bank's absolute discretion. The Bank will give the Borrower 30 days' notice before effecting any variation unless such variation is beyond the Bank's control in which case the Bank will give the Borrower such period of notice as is reasonable in the circumstances. Any such variation will be binding on the Borrower if the Borrower continues to use the Loan or any part thereof or if any part of the Loan remains outstanding after the effective date of variation. Notwithstanding any other provision herein, the Loan, interest accrued thereon, and all other charges with respect to the Loan shall be subject to the Bank's customary overriding right of repayment on demand at any time.
4. The Bank is authorised to debit the account of the Borrower with the amount of each monthly repayment after the Loan has been drawn down and to apportion the monthly repayments between principal and interest as the Bank shall desire.
5. Early repayment of the Loan is permissible subject to repayment of the outstanding principal amount of the Loan, early repayment charges (calculated as follows: 2% of the original Loan amount if repayment is made within the first year, and 2% of outstanding Loan amount thereafter), the interest that would otherwise have been payable on the next monthly repayment date. The amount payment upon early repayment will also be subject to the Bank's determination of the allocation of prior payments between principal and interest.
6. Without prejudice to the other rights and remedy of the Bank, when the Borrower is in default of making any monthly repayment or any part thereof when due, interest at the rate of 36% per annum on a 365-day annual basis (minimum HK\$50.00 for each instalment in arrears), subject to fluctuation at the Bank's absolute discretion, from the due date until the date of actual repayment or until repayment of the outstanding principal amount of the Loan has been demanded (whichever shall occur first) shall be charged on the amount of any overdue monthly repayment(s).
7. The outstanding principal amount of the Loan shall be subject to the Bank's overriding right of repayment on demand and interest at the rate of 36% per annum on a 365-day annual basis, subject to fluctuation at the Bank's absolute discretion, from the date of demand until the date of repayment (both before and after judgment) shall be charged on the outstanding principal amount of the Loan and on any overdue monthly repayment(s) together with any interest accrued thereon and handling fee.
8. The handling fee will be based on 0.5% flat on the initial Loan amount for each period of 12 months (for any period less than 12 months will also be counted as 12 months). The handling fee will be deducted from the initial Loan amount upon Loan drawdown.
9. The Bank may, without prior notice to the Borrower, combine or consolidate any outstanding principal, interest on the Loan and/or handling fee with any other accounts which the Borrower maintains with the Bank and set-off or transfer any money standing to the credit of the Borrower's other accounts in or towards satisfaction of the Borrower's liability to the Bank in respect of the Loan.
10. A handling commission will be levied on each repayment returned due to insufficient funds.
11. The Bank reserves the right to charge the Borrower for any reasonable costs and/or expenses (legal and/or otherwise) incurred in the enforcement of the rights of the Bank.
12. The Borrower should immediately notify the Bank in writing of any change in the information given in the Borrower's Loan application. The Bank reserves the right to rescind any approval of the Loan and demand immediate repayment if any adverse change occurs prior to the Loan drawdown date or if any information provided to the Bank in the Borrower's Loan application proves to be inaccurate.
13. The Bank is authorised to contact all relevant parties for verification and/or to obtain any other information about the Borrower either verbally or in writing from time to time when it deems necessary.
14. The Bank may take such action as it thinks fit to enforce the terms and conditions hereof including without limitation employing third party agencies to collect any sums owing to the Bank and the Borrower shall be liable to reimburse on demand and indemnify the Bank in full against all reasonable costs and expenses incurred by the Bank in suing for or otherwise recovering any sum due to the Bank or otherwise in connection with any such enforcement action, including all reasonable legal charges and expenses on a full indemnity basis and the reasonable charges of any third party agent employed as aforesaid. The Bank shall be entitled to disclose any information in respect of the Borrower and the Loan to any other parties including any third party agent employed as aforesaid as the Bank may deem necessary without further reference to or consent from the Borrower.
15. If more than one person makes this application for the Loan, the obligation and liabilities of such persons to the Bank pursuant to the terms and conditions herein will be joint and several and, as the context may require, words herein denoting the singular only will be deemed to include the plural. Any notice hereunder to any one of such persons will be deemed effective notification to all such persons.
16. Any suggestions, comments or complaints should be forwarded to our Complaints Officer at 14th Floor, Public Bank Centre, 120 Des Voeux Road Central, Hong Kong.
17. The Bank reserves the right to supplement, delete and/or to amend any of the terms and conditions herein from time to time and the Bank will notify the Borrower of any such alteration by means of written notice thereof sent to the Borrower's last address notified to the Bank from time to time, or in such manner as the Bank thinks fit. In case of any such alteration which affects fees and charges and liabilities or obligations of the Borrower, the notice period will be 30 days.
18. The terms and conditions herein shall be governed by the laws of the Hong Kong Special Administrative Region. The Chinese translation of these terms and conditions and any other document issued by the Bank in connection with the Personal Loan is provided for convenience only and the English version shall prevail for all purposes.