

大眾銀行(香港)

低息私人貸款

每月平利息低至

0.11%



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.

● 每月平利息低至 Monthly Flat Rate as Low as

0.11% (實際年利率APR3.41%<sup>1</sup>)

● 貸款額高達 Loan Amount up to

HK\$600,000<sup>2</sup>

● 還款期長達 Repayment Tenor up to

60個月<sup>3</sup> Months

低息私人貸款 — 每月還款表 (以每HK\$10,000貸款額計)

Low Interest Personal Loan —

Monthly Repayment Table for Every Loan Amount of HK\$10,000

貸款額(港幣) Loan Amount (HK\$)	每月平息 Monthly Flat Rate	還款期 Repayment Tenor / 每月還款額 <sup>4</sup> (港幣) Monthly Repayment Amount <sup>4</sup> (HK\$) (實際年利率APR <sup>1</sup> )		
		12個月 Months	18個月 Months	24個月 Months
\$10,000 – \$99,999	0.20%	\$853.33 (5.47%)	\$575.56 (5.95%)	\$436.67 (5.67%)
\$100,000 – \$299,999	0.18%	\$851.33 (5.01%)	\$573.56 (5.48%)	\$434.67 (5.20%)
\$300,000 – \$499,999	0.15%	\$848.33 (4.32%)	\$570.56 (4.77%)	\$431.67 (4.49%)
\$500,000 – \$600,000	0.11%	\$844.33 (3.41%)	\$566.56 (3.83%)	\$427.67 (3.55%)

上述優惠須受有關條款約束，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。

Relevant terms and conditions shall apply. For enquiry on monthly repayment amount and APR of other repayment tenors, please contact our staff.



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)

www.publicbank.com.hk

私人貸款中心  
申請專線 2480 8888

Monthly Flat Rate  
as Low as

0.11%

Public Bank (Hong Kong)

Low Interest

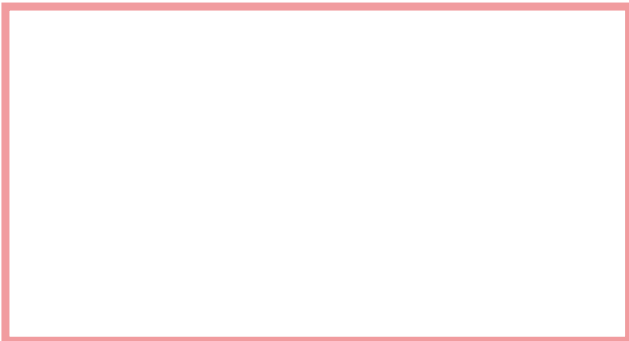
Personal Loan



條款及細則：

Terms and Conditions:

- 實際年利率乃依據銀行營運守則所載之有關指引及附表之個別還款期計算；當中已包括按貸款額計每年0.5%之手續費(還款期不足1年者亦當1年計)，此手續費將於提取貸款額中扣除。  
Annualised Percentage Rate ("APR") is calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice, of which calculation is based on respective repayment tenor stated in the attached table, with 0.5%p.a. handling fee included (repayment tenor less than 1 calendar year will also be counted as 1 year). Such handling fee will be deducted from the disbursement amount.
- 貸款額HK\$300,000以下之申請人之最低月薪為HK\$6,000；貸款額HK\$300,000或以上之申請人之最低月薪為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.
- 還款期60個月只適用於HK\$300,000或以上之貸款。  
Repayment tenor of 60 months is only applicable to loan amount of HK\$300,000 or above.
- 每月還款額均以每HK\$10,000貸款額計。  
Monthly Repayment Amount is calculated based on every loan amount of HK\$10,000.
- 本宣傳簡章之所有息率只供參考，而個別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大眾銀行(香港)有限公司(「本行」)之信貸審批結果而定。  
All interest rates stated in this insert are for reference only. The final interest rates, loan amount approved and monthly repayment amount are subject to individual customers' credit status and final approval by Public Bank (Hong Kong) Limited ("the Bank").
- 本宣傳簡章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、條款及細則請向本行職員查詢。  
All interest rates and promotion offers mentioned in this insert are only applicable to customers who fulfill relevant application requirements and accept to be bound by relevant terms and conditions. For enquiry on promotion details, APR and relevant terms and conditions, please contact the Bank's staff.
- 本行保留權利隨時終止或不時更改上述產品所有優惠，或不時修訂有關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。若中、英文版本有歧異，概以英文版本為準。  
The Bank reserves the right to terminate the offers mentioned in this insert at any time or to vary the same and the related terms and conditions from time to time without prior notice. Should any disputes arise, the Bank's decision shall be final and conclusive. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.



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Application Hotline 2480 8888