Instant Personal Loan

- Handling Fee Waiver for **Green Loan Purpose**[3]
- **Annualised Percentage Rate ("APR")** as Low as **3.09%**[4]
- **Loan Amount** up to **15x of Monthly Salary**[5]
- **Repayment Tenor** up to **60 Months**

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

Loan Amount (HK$)	Monthly Flat Rate	Repayment Tenor / Monthly Repayment Amount[6] (HK$)(APR[4])		
		12 Months	18 Months	24 Months
$10,000 - $399,999	0.368%	$870.13 (8.36%)	$592.36 (8.52%)	$453.47 (8.58%)
$400,000 - $800,000	0.138%	$847.13 (3.09%)	$569.36 (3.16%)	$430.47 (3.19%)

The above information is for reference only. For details or information 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)

www.publicbank.com.hk

Customer Hotline
8107 0818

「輕鬆貸」私人貸款

- 綠色貸款用途[3] 豁免手續費
- 實際年利率 低至**3.09%**[4]
- 貸款額 高達**月薪15倍**[5]
- 還款期 長達**60個月**

每月還款表（以每HK$10,000貸款額計）

貸款額(HK$)	每月平息	還款期/每月還款額[6](HK$)(實際年利率[4])		
		12個月	18個月	24個月
$10,000 - $399,999	0.368%	$870.13 (8.36%)	$592.36 (8.52%)	$453.47 (8.58%)
$400,000 - $800,000	0.138%	$847.13 (3.09%)	$569.36 (3.16%)	$430.47 (3.19%)

上述資料只供參考。如欲查詢詳情或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。

大眾銀行（香港）
PUBLIC BANK (HONG KONG)

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顧客熱線
8107 0818

推廣條款及細則 Promotional Terms and Conditions:

1. 「輕鬆貸」私人貸款(「貸款」)之推廣期由2026年7月1日起至2026年9月30日止(包括首尾兩天)(「推廣期」)。
   The promotion period of Instant Personal Loan (the "Loan") is from 1 July 2026 to 30 September 2026 (both dates inclusive) (the "Promotion Period").

2. 個人客戶於推廣期內成功申請貸款並於申請日起計1個曆月內成功提取貸款，可根據其貸款用途享有以下相關的現金回贈。
   Individual customer, who successfully applies for the Loan during the Promotion Period and draws down the Loan within one calendar month from the application date, will be entitled to the corresponding cash rebate in accordance with the loan purpose below.

貸款提取額 Loan Drawdown Amount	綠色貸款用途之現金回贈 Cash Rebate for Green Loan Purpose	其他貸款用途之現金回贈 Cash Rebate for Other Loan Purpose
HK$100,000 - HK$399,999	HK$500	HK$300
HK$400,000 - HK$800,000	HK$1,200	HK$1,000

   2.1 綠色貸款用途為貸款用途符合「合資格綠色貸款用途」類別，並已提供相關證明文件。詳情請向大眾銀行(香港)有限公司(「本行」)職員查詢或參閱本行網站www.publicbank.com.hk/emarketer/GreenLoanPurpose 所展示之「合資格綠色貸款用途」。
   Green Loan Purpose refers to loan purpose matches with the category specified in the "Eligible Green Loan Purpose" and the supporting document is provided. Please contact the staff of Public Bank (Hong Kong) Limited (the "Bank") or refer to the "Eligible Green Loan Purpose" displayed on the Bank's website www.publicbank.com.hk/emarketer/GreenLoanPurpose for details.

   2.2 現金回贈將於客戶提取貸款後的下一個工作天存入客戶之港元往來或儲蓄戶口(「港元戶口」)。
   The cash rebate will be credited to customer's current or savings account in HKD (the "CASA") on the next business day after the Loan drawdown.

   2.3 客戶必須持有至少一個港元戶口，否則現金回贈將被自動作廢。
   Customers must maintain at least one CASA, otherwise the cash rebate will be forfeited.

3. 綠色貸款用途的手續費可獲豁免。除綠色貸款用途外，其他貸款用途均需按獲批核的貸款期限，收取以最初貸款額計，每年0.5%的手續費(不足12個月將按比例計算)。手續費將於提取貸款時扣除。
   For Green Loan Purpose, the handling fee shall be waived. For loan purposes other than Green Loan Purpose, handling fee of 0.5% per annum on the initial Loan amount of the approved loan tenor (for any period less than 12 months will be counted on pro-rata basis) will be charged. The handling fee will be deducted from the disbursement amount upon Loan drawdown.

4. 實際年利率乃依據銀行營運守則所載之有關指引計算。實際年利率3.09%乃以每月平息0.138%、貸款額HK$800,000及12個月還款期計算。實際年利率是一個參考利率，以年化利率展示出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。
   APR is calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice. The APR of 3.09% is calculated based on monthly flat rate of 0.138%, Loan amount HK$800,000 and Loan tenor 12 months. 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.

5. 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.

6. 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.

7. 客戶如在貸款提取日後7個曆日內(「冷靜期」)於分行申請取消貸款，須向本行償還(i)全數貸款本金；(ii)從貸款提款日起至償還貸款當日期間之累計利息；及(iii)已收取的現金回贈全數金額。
   If the customer applies at any branch for cancellation of the Loan within 7 calendar days following the loan drawdown date (the "Cooling-off Period"), the customer shall repay to the Bank: (i) the full principal amount of the Loan; (ii) all accrued interest from the Loan drawdown date up to and including the date of such repayment; and (iii) the full amount of cash rebate received.

8. 每月還款表內所列之息率及推廣優惠只供參考及只適用於符合有關申請要求的貸款，並須受有關之條款及細則約束。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。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 for reference only and only applicable to Loan which fulfil relevant application requirements and are subject to terms and conditions. The final interest rate, Loan amount and repayment tenor are subject to customer's credit status and the Bank's approval. 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.

9. 本行有權隨時修訂、暫停或終止此推廣及更改其條款及細則，而毋須另行通知。如有任何爭議，本行對此推廣之所有事宜均有最終決定權，並對所有相關人士具約束力。
   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 on all matters relating to the Promotion shall be final and binding all parties concerned.

10. 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.

11. 上述之條款及細則均受香港特別行政區之法律所規管及闡釋。
    These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

12. 本條款及細則的中、英文版本如有任何歧異，概以英文版本為準。
    In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

借定唔借？還得到先好借！

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

大眾銀行(香港)有限公司

Public Bank (Hong Kong) Limited

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