

Key Facts Statement (KFS) for Instalment Loan

Public Bank (Hong Kong) Limited (PBHK)

Low Interest Personal Loan
6 Jun 2025

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate¹

For a loan amount of HK\$100,000.00:

Loan Tenor	6-month	12-month	24-month
Range of interest rate	Not Applicable	0.19% - 1.12% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	0.19% - 1.12% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

Annualised Percentage Rate (APR)²

For a loan amount of HK\$100,000.00:

Loan Tenor	6-month	12-month	24-month
Range of APR	Not Applicable	5.24% - 29.22%	5.43% - 29.51%

Annualised Overdue / Default Interest Rate³

3% per month of the unpaid amount on due date (36% per annum).

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount	For a loan amount of HK\$100,000.00 with monthly repayment:												
	Loan Tenor	6-month	12-month	24-month									
	Periodic repayment amount for the range of interest rate specified above	Not Applicable	HK\$8,523.33 - HK\$9,453.33	HK\$4,356.67 - HK\$5,286.67									
Total Repayment Amount	For a loan amount of HK\$100,000.00 with monthly repayment:												
	Loan Tenor	6-month	12-month	24-month									
	Total repayment amount for the range of interest rate specified above	Not Applicable	HK\$102,279.96 - HK\$113,439.96	HK\$104,560.08 - HK\$126,880.08									
	Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.publicbank.com.hk/en/retailbanking/loan/personalloancalculator .												
Fees and Charges													
Handling Fee⁴	0.5%p.a. on the initial loan amount will be charged to Selective Customer ⁵ ; or 1%p.a. on the initial loan amount will be charged to Generic Customer ⁵ , when the loan is drawn down.												
Late Payment Fee and Charge³	HK\$100.00 per overdue / default monthly repayment.												
Prepayment / Early Settlement / Redemption Fee	(a) The Fee and Charge on prepayment / early settlement ⁶ : <table><tr><td></td><td>Prepayment</td><td>Early Settlement</td></tr><tr><td>For 1st Year</td><td colspan="2">2% on the original loan amount</td></tr><tr><td>Thereafter</td><td colspan="2">2% on the loan outstanding amount</td></tr></table>					Prepayment	Early Settlement	For 1 st Year	2% on the original loan amount		Thereafter	2% on the loan outstanding amount	
	Prepayment	Early Settlement											
For 1 st Year	2% on the original loan amount												
Thereafter	2% on the loan outstanding amount												
	(b) Redemption Fee is not applicable to this loan product.												

Returned Cheque / Rejected Autopay Charge	(a) If the loan repayment is made with the cheque issued and autopay account debited from relevant account of PBHK: i. HK\$150.00 per returned cheque / rejected autopay payment due to insufficient fund. ii. HK\$80.00 per returned cheque due to technical reasons (except post date). (b) If the loan repayment is made with the cheque issued or autopay debited by the account of other banks, relevant fee and charge per returned cheque / rejected autopay payment for loan repayment please check with respective bank of the settlement account.
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Additional Information

1. The Interest Rate is the basic interest rate shown as a percentage of the amount borrowed over a year and expressed as monthly flat rate.
2. The above Annualised Percentage Rate ("APR") is calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice, of which the calculation is based on the abovementioned loan amount of HK\$100,000.00, monthly flat rates and respective loan tenors. The APR is a reference rate which includes the basic interest rate and other related fees and charges (e.g. handling fee of 0.5% or 1%) of a product expressed as an annualised rate.
3. Without prejudice to the other rights and remedies of PBHK, when the borrower is in default of making any monthly repayment or any part thereof when due, a default handling fee of HK\$100.00 and overdue interest at the rate of 3% per month on a 30-day monthly basis by a simple basis calculation (i.e. 36% per annum), 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), subject to changes at PBHK's absolute discretion, shall be charged on the amount of any overdue monthly repayment(s).
4. The handling fee of loan application for Selective Customer and Generic Customer is 0.5%p.a. and 1%p.a. respectively and is charged on the initial loan amount. Such handling fee will be deducted from the disbursement amount upon loan drawdown.
5. Selective Customer includes civil servant, professional customer, home owner and existing personal loan customer of PBHK. Generic Customer is the customer who does not qualify as Selective Customer.
6. Early repayment is permissible subject to repayment of the outstanding principal amount of the loan, the interest that would otherwise have been payable on the next monthly repayment date and early repayment charges. The amount of payment upon prepayment or early repayment will also be subject to PBHK's determination of the allocation of prior payments between principal and interest based on the "Rule of 78". For useful information of early repayment, please refer to FAQ for Personal Loan in the Bank's website (<https://www.publicbank.com.hk>).
7. All interest rates stated above are for reference only and are applicable to customer who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
8. The final interest rates, loan amount approved and monthly repayment amount are subject to individual customers' credit status and final approval by PBHK.
9. PBHK reserves the right to modify, suspend or terminate the promotion mentioned above and to amend the terms and conditions at any time without prior notice. Should any disputes arise, PBHK's decision shall be final and conclusive.
10. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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