

條款及細則 Terms and Conditions:

1. 大眾銀行(香港)靈活按揭貸款(「貸款」)之推廣期由2025年9月1日起至2026年2月28日止(包括首尾兩天)(「推廣期」)。
Public Bank (Hong Kong) Flexible Mortgage Loan Plan (the "Loan") starts from 1 Sep 2025 to 28 Feb 2026 (both dates inclusive) (the "Promotion Period").
2. 個人客戶於推廣期內成功申請貸款達HK\$5,000,000或以上,並於申請日起計3個月內提取貸款,可獲豁免首2年(「豁免期」)個人透支部份的每月透支承諾費。
Individual customer, who successfully applied for the Loan of at least HK\$5,000,000 and drawdown the approved Loan within 3-month from the application date, can enjoy the first 2-year waiver (the "Waiver Period") of Monthly Commitment Fee for the overdraft facility portion.
3. 個人客戶須於申請按揭貸款時同時申請個人透支服務,方可獲得上述個人透支的每月透支承諾費之豁免。
Individual customer has to apply for mortgage loan and overdraft facility simultaneously to enjoy the abovementioned waiver of Monthly Commitment Fee for the overdraft facility.
4. 個人透支額度佔總貸款金額最多20%,上限為HK\$3,000,000。
Maximum overdraft facility limit will be 20% of the overall amount of the Loan, capped at HK\$3,000,000.
5. 豁免期後,若每月平均已使用的透支額度少於或等於透支額度的40%,每月透支承諾費將自動按每日未使用之額度收取年利率0.25%。
After the Waiver Period, 0.25%p.a. on daily un-utilised portion of the overdraft limit will be automatically charged if the average monthly utilisation is less than or equal to 40% of the overdraft limit.
6. 如按揭貸款的現金回贈總額超過按揭貸款額之1%,在計算物業按揭貸款成數時,整筆現金回贈將包括在總貸款額內。
If the sum of cash rebates of the mortgage loan is in excess of 1% of the mortgage loan amount, the entire amount of the cash rebate will be included as part of the overall Loan amount for the calculation of loan-to-value ratio.
7. 貸款之批核視乎大眾銀行(香港)有限公司(「本行」)之信貸審批而定。
Loan approval will be subject to the credit assessment by Public Bank (Hong Kong) Limited (the "Bank").
8. 有關按揭貸款及個人透支服務之條款及細則,請參閱相關之申請表、產品資料概要及貸款授信函,詳情請向本行職員查詢。
The terms and conditions of the mortgage loan and overdraft facility can be referred to the relevant application forms, key facts statements and facility letters. For details, please contact the Bank's staff.
9. 本行有權隨時修訂、暫停或終止上述貸款及更改其條款及細則而毋須另行通知。如有任何爭議,本行對此貸款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 Loan 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 Loan shall be final and binding on 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. 本條款及細則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



靈活按揭貸款 Flexible Mortgage Loan Plan

按揭貸款+透支服務, 助您靈活調配資金

For More Flexibility with
Mortgage Loan + Overdraft Facility



現金回贈 Cash Rebate



豁免首2年每月透支承諾費
2-year Waiver of Monthly Commitment Fee



備用透支額高達
Stand-by Cash up to HK\$3,000,000



大眾銀行(香港)
PUBLIC BANK (HONG KONG)

www.publicbank.com.hk

顧客熱線
Customer Hotline

8107 0818