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）

Key Facts Statement (KFS) for Non-Residential Mortgage Loan

Public Bank (Hong Kong) Limited (PBHK)

Non-Residential Mortgage Loan
26 Jun 2026

This product is a non-residential mortgage 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 non-residential mortgage 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

Annualised Interest Rate

For a loan amount of HK$3 million with **20-year loan tenor**:

Interest rate basis	**Annualised interest rate (or range of annualised interest rates)**
PBHK's Best Lending Rate (BLR)	PBHK's HKD Prime Rate minus 1.50% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
1-month HIBOR[2]	2.00% over 1-month HIBOR (Capped at PBHK's HKD Prime Rate minus 1.50%) 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.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Latest rate and other details of the HKD Prime Rate and HIBOR is published on our website https://www.publicbank.com.hk.

Annualised Overdue / Default Interest Rate[3]	PBHK's HKD Prime Rate + 8% of unpaid amount on due date or HK$100.00, whichever is higher.

<table>
<tr><th colspan="2">Repayment</th></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>For a loan amount of HK$3 million with 20-year loan tenor, with monthly repayment:

<table>
<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>PBHK’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$17,786.65 per month</td></tr>
<tr><td>1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$17,786.65 per month
This monthly repayment amount is calculated at the capped rate (i.e. PBHK’s HKD Prime Rate minus 1.50%)</td></tr>
</table></td></tr>
<tr><td>Total Repayment Amount</td><td>For a loan amount of HK$3 million with 20-year loan tenor, with monthly repayment:

<table>
<tr><th>Interest rate basis</th><th>Total repayment</th></tr>
<tr><td>PBHK’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,268,796.00</td></tr>
<tr><td>1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,268,796.00</td></tr>
</table>
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</td></tr>
<tr><th colspan="2">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td>Waived.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>Not applicable.</td></tr>
</table>

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Prepayment / Early Settlement / Redemption Fee

(a) If customer fully or partially repays the loan within the first 3 years of repayment, customer is required to pay the early settlement or partial prepayment fee (minimum: HK$5,000.00) and refund the cash rebate (if any) as follows:

	Partial Prepayment	Early Settlement
Within 1st Year of Repayment	3% of the partial prepayment amount and full amount of cash rebate in proportion to partial prepayment amount to original loan amount	3% of the original loan amount and full amount of cash rebate
Within 2nd Year of Repayment	2% of the partial prepayment amount and half amount of cash rebate in proportion to partial prepayment amount to original loan amount	2% of the original loan amount and half amount of cash rebate
Within 3rd Year of Repayment	1% of the partial prepayment amount and 1/4 of cash rebate in proportion to partial prepayment amount to original loan amount	1% of the original loan amount and 1/4 of cash rebate

(b) A redemption fee of HK$500.00 per mortgaged property will be levied upon discharge of mortgage deed over the mortgaged property(ies).

Additional Information

1. The information stated above is for reference only and is applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
2. As of 26 Jun 2026, PBHK's HKD Prime Rate and 1-month HIBOR are 5.250%p.a. and 2.95929%p.a. respectively. The above monthly repayment amount of HIBOR plan is calculated with the capped rate (i.e. PBHK's HKD Prime Rate minus 1.50%) and is quoted for reference only. Relevant HKD Prime Rate, HIBOR and capped rate are determined by PBHK from time to time without prior notice.
3. In respect of any sums or monthly instalment which are not paid on due date, Overdue/Default Interest will be payable forthwith on such sums or monthly instalment at the above interest rate on a simple basis or HK$100.00, whichever is higher.
4. The interest shall be calculated daily on the actual number of days elapsed and on the basis of 365-day year (for both ordinary and leap years) by a simple basis on the outstanding principal amount of the loan.
5. The final interest rate, loan amount approved and monthly repayment amount are subject to customers' credit status and final approval by PBHK.

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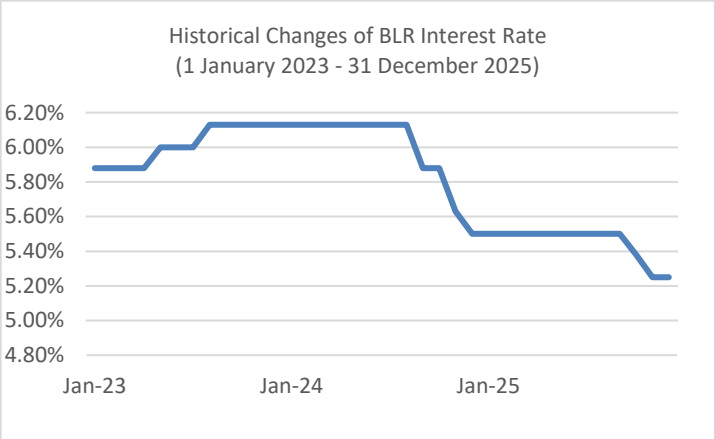
6. PBHK reserves the right to modify, suspend or terminate the promotion mentioned above and to amend the terms and conditions at any time without prior notice. Should any disputes arise, PBHK's decision shall be final and conclusive.
7. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

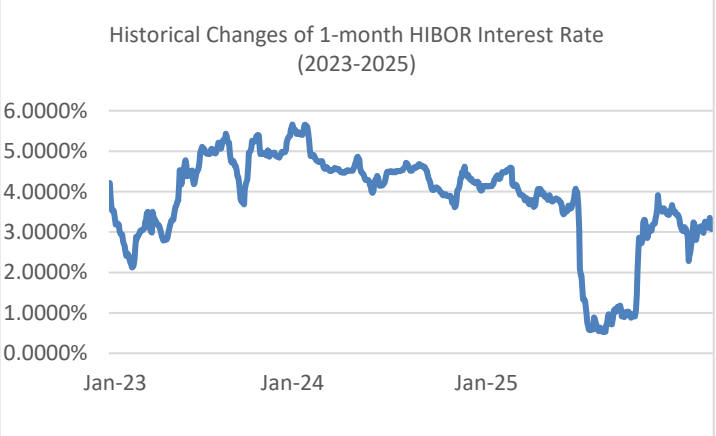
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the 1-month HIBOR and BLR interest rate benchmarks in the past 3 years.



The highest BLR interest rate noted in the past 3 years is 6.125%.



The highest 1-month HIBOR interest rate noted in the past 3 years is 5.6595%.

<table>
<tr>
<td>Periodic Repayment Amount
(Illustrative Example)</td>
<td>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)
For a loan amount of HK$3 million with 20-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr>
<tr><td>PBHK’s highest BLR noted in the past 3 years</td><td>HK$19,182.50 per month</td></tr>
<tr><td>Highest 1-month HIBOR noted in the past 3 years</td><td>HK$19,182.50 per month
This monthly repayment amount is calculated at the capped rate (i.e. PBHK’s HKD Prime Rate minus 1.50%)</td></tr>
</table>
</td>
</tr>
<tr>
<td>Total Repayment Amount
(Illustrative Example)</td>
<td>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)
For a loan amount of HK$3 million with 20-year loan tenor with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Illustrative total repayment</th></tr>
<tr><td>PBHK’s highest BLR noted in the past 3 years</td><td>HK$4,603,800.00</td></tr>
<tr><td>Highest 1-month HIBOR noted in the past 3 years</td><td>HK$4,603,800.00</td></tr>
</table>
</td>
</tr>
</table>

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!

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非住宅按揭貸款產品資料概要

大眾銀行(香港)有限公司（「本行」）

非住宅按揭貸款
2026年6月26日

此乃非住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的非住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣300萬元、**貸款期限為20年**為例：

利率基準	**年化利率（或年化利率範圍）**
本行最優惠利率	本行港元最優惠利率減1.50% 本貸款的利率並無上限，可能面對較高的利率風險。
1個月香港銀行同業拆息[2] (HIBOR)	1個月香港銀行同業拆息加2.00% (上限為本行港元最優惠利率減1.50%) 本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

有關港元最優惠利率及香港銀行同業拆息的最新利率及其他詳情，請查閱本行網站：https://www.publicbank.com.hk。

逾期還款年化利率 / 就違約貸款收取的年化利率[3]	到期未付之欠款以本行港元最優惠利率加8%計算或收取港幣100.00元，以較高者為準。

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<table>
<tr><th colspan="2">還款</th></tr>
<tr><td>還款頻率</td><td>本貸款需按每月還款。</td></tr>
<tr><td>分期還款金額</td><td>以貸款額港幣300萬元、貸款期限20年、每月還款為例：
<table>
<tr><th>利率基準</th><th>每期還款金額</th></tr>
<tr><td>本行上述最優惠利率
請參閱上述「利率及利息支出」部分。</td><td>每月港幣17,786.65元</td></tr>
<tr><td>上述1個月香港銀行同業拆息(HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>每月港幣17,786.65元
此每月還款金額以上限利率（即本行港元最優惠利率減1.50%）計算</td></tr>
</table></td></tr>
<tr><td>總還款金額</td><td>以貸款額港幣300萬元、貸款期限20年、每月還款為例：
<table>
<tr><th>利率基準</th><th>總還款金額</th></tr>
<tr><td>本行上述最優惠利率
請參閱上述「利率及利息支出」部分。</td><td>港幣4,268,796.00元</td></tr>
<tr><td>上述1個月香港銀行同業拆息(HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>港幣4,268,796.00元</td></tr>
</table>
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</td></tr>
<tr><th colspan="2">費用及收費</th></tr>
<tr><td>手續費</td><td>豁免。</td></tr>
<tr><td>逾期還款費用及收費</td><td>不適用。</td></tr>
</table>

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提早清償 / 提前還款 / 贖回契約的收費

(a) 當客戶於貸款期首3年內償還全數或部分貸款時，須繳付全數或部分還款之收費(最低為港幣5,000.00元)及退回現金回贈（如有）如下：

	部分還款	全數還款
於貸款期首年內	部分還款金額的3%及按部分還款金額佔原貸款金額比例的全數現金回贈	原貸款金額的3%及全數現金回贈
於貸款期第 2 年內	部分還款金額的2%及按部分還款金額佔原貸款金額比例的半數現金回贈	原貸款金額的2%及半數現金回贈
於貸款期第 3 年內	部分還款金額的1%及按部分還款金額佔原貸款金額比例的 4 分之 1 現金回贈	原貸款金額的1%及 4 分之 1 現金回贈

(b) 贖回契約手續費為港幣500.00元，並按每個按揭物業計算及按揭物業被贖回契約時收取。

其他資料

1. 上述資料僅供參考並只適用於符合相關申請要求及接受有關條款和細則約束的客戶。
2. 於2026年6月26日，本行之港元最優惠利率及1個月香港銀行同業拆息分別為5.250%及2.95929%。上述銀行同業拆息計劃之每月還款金額乃以上限利率(即本行港元最優惠利率減1.50%)計算，並僅供參考。相關港元最優惠利率、銀行同業拆息及上限利率均由本行不時釐訂而毋須另行通知。
3. 如客戶於相關欠款或每月還款額之到期日時未能按時繳付，就相關欠款或每月還款額將收取逾期還款利率/就違約貸款收取的利率，並以上述利率按單利息基準計算或收取港幣100.00元，以較高者為準。
4. 利息以實際過期之日數計算，並按尚欠之貸款本金以每年365日(包括閏年和非閏年)及按單利息為基準按日計算。
5. 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本行之信貸審批結果而定。
6. 本行有權隨時修訂、暫停或終止上述產品所有優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
7. 若中、英文版本有歧異，概以英文版為準。

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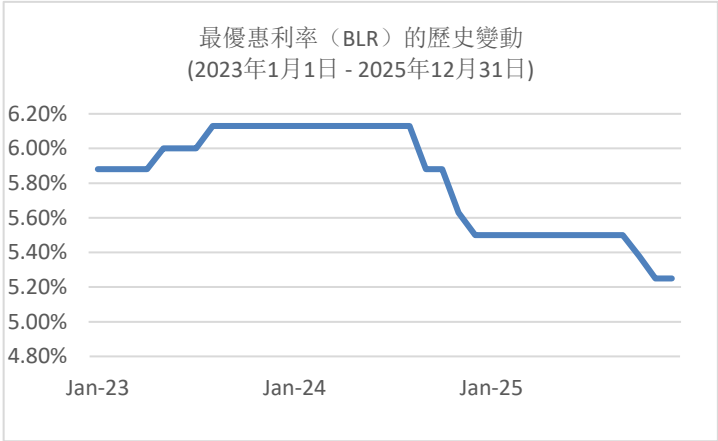
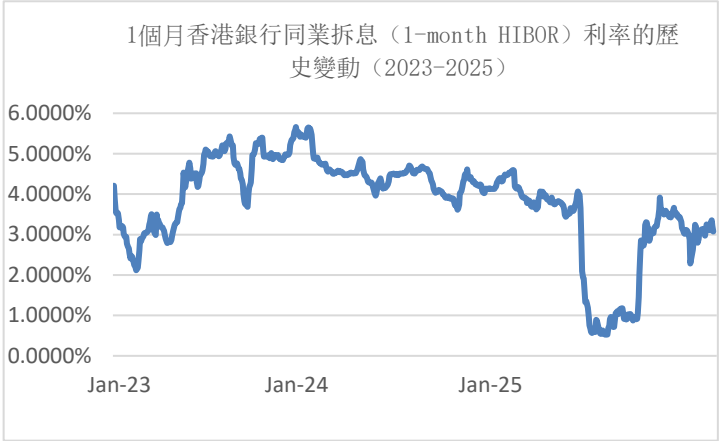
參考資料	
利率基準的歷史變動	以下圖表僅供參考，顯示過去3年1個月香港銀行同業拆息（1-month HIBOR）及最優惠利率利率基準的歷史走勢。  過去3年內，最優惠利率的最高利率為6.125%。  過去3年內，1個月香港銀行同業拆息（1-month HIBOR）的最高利率為5.6595%。
分期還款金額（說明示例）	（以下示例僅供參考，其展示了根據過去3年內最高利率計算的分期還款金額。） 以貸款額港幣300萬元、貸款期限20年、每月還款為例： **利率基準** | **分期還款金額** 本行過去3年內最高最優惠利率 | 每月港幣19,182.50元 過去3年內最高1個月香港銀行同業拆息（HIBOR） | 每月港幣19,182.50元 此每月還款金額以上限利率（即本行港元最優惠利率減1.50%）計算

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<table>
<tr>
<td>總還款金額（說明示例）</td>
<td>（以下示例僅供參考，其展示了根據過去3年內最高利率計算的總還款金額。）
以貸款額港幣300萬元、貸款期限20年、每月還款為例：
<table>
<tr><th>利率基準</th><th>總還款金額</th></tr>
<tr><td>本行過去3年內最高最優惠利率</td><td>港幣4,603,800.00元</td></tr>
<tr><td>過去3年內最高1個月香港銀行同業拆息 (HIBOR)</td><td>港幣4,603,800.00元</td></tr>
</table>
</td>
</tr>
</table>

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

借定唔借？還得到先好借！