

Mortgage Loan Service

Public Bank (Hong Kong)  
Your Preferred Bank for  
Mortgage Loan



Wide Range of **Preferential Mortgage Plans** to Meet Your Needs



Offering of **Cash Rebate** and Other Special Offers



Applicable to **Various Types of Properties**

樓宇按揭貸款服務

大眾銀行 (香港)  
您的樓按首選



多種 **優惠按揭計劃**，配合您所需



備有 **現金回贈** 及多項額外優惠



接受 **不同類型樓宇** 申請

## 住宅按揭貸款服務

- 接受私人屋苑、村屋、唐樓、政府資助房屋等不同類型樓宇的按揭申請
- 提供香港銀行同業拆息及港元最優惠利率按揭計劃
- 貸款額高達物業估值或成交價之90%，以較低者為準<sup>1</sup>
- 還款期長達30年

## 住宅按揭客戶專享優惠

- 優惠按揭利率
- 備有現金回贈、豁免估價費、贈送首年火險等額外優惠<sup>2</sup>
- 提供家居及家傭保險優惠

## 申請方便快捷

攜同下列文件親臨本行任何一間分行辦理即可：

- 香港身份證或護照
- 入息證明
- 最近3個月之銀行月結單
- 3個月內之住址證明

### 註：

1. 只適用於申請按揭保險計劃及符合香港按揭保險有限公司規定的申請人。
2. 只適用於指定按揭計劃。
3. 上述產品及服務須受相關條款及細則約束，詳情請瀏覽大眾銀行(香港)有限公司(「本行」)網站或向本行職員查詢。本行保留權利隨時修訂、暫停或終止任何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。若中、英文版本有歧異，概以英文版本為準。

借定唔借？還得到先好借！  
由大眾銀行(香港)有限公司刊發

## Residential Mortgage Loan Service

- Applicable to various types of properties including Private Estates, Village Houses, Tong Buildings, Government Subsidized Flats and other properties
- Offers HIBOR and HKD Prime Rate Mortgage Plans
- Loan amount up to 90% of the appraised value or purchase price of the property, whichever is lower<sup>1</sup>
- Repayment tenor up to 30 years

## Special Offers for Residential Mortgage Loan Customers

- Preferential mortgage interest rate
- Available of other offers like cash rebate, waiver of valuation fee and fire insurance coverage for the first year<sup>2</sup>
- Discount on home and domestic helper insurances

## Easy to Apply

Bring along the following documents to any branches of the Bank for application:

- Hong Kong Identity Card or passport
- Income proof
- Bank statements issued within the last 3 months
- Residential address proof within the last 3 months

### Remarks:

1. Only applicable to applicants who apply for Mortgage Insurance Programme and fulfil related requirements by HKMC Insurance Limited.
2. Only applicable to selected Mortgage Plan.
3. The above products and services are bound by relevant terms and conditions. For details, please visit the website of Public Bank (Hong Kong) Limited ("the Bank") or contact the Bank staff. The Bank reserves the right to modify, suspend or terminate the promotion and amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive. In case of any discrepancy between the English and Chinese versions, the English version shall always prevail.

To borrow or not to borrow? Borrow only if you can repay!  
Issued by Public Bank (Hong Kong) Limited