

樓宇按揭貸款服務

大眾銀行(香港)  
您的樓按首選



顧客熱線

8107 0818

[www.publicbank.com.hk](http://www.publicbank.com.hk)

大眾銀行(香港)誠意為您提供專業及全面的樓宇按揭服務，配合您的不同需要，與您一同實現置業夢想。

樓宇按揭貸款服務

- 提供香港銀行同業拆息或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
- 靈活處理您的按揭申請

樓宇按揭客戶專享優惠

- 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
- 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

備註：

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. 上述產品及服務須符合相關條款及細則。詳情請向本行職員查詢或瀏覽本行網站 [www.publicbank.com.hk](http://www.publicbank.com.hk)。本行保留權利隨時終止或不時更改有關優惠，或修訂有關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

## Mortgage Loan Service

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



Customer Hotline  
**8107 0818**

[www.publicbank.com.hk](http://www.publicbank.com.hk)

Public Bank (Hong Kong) offers professional and comprehensive Mortgage Loan services to meet your diversified needs and together, we make your dream be real.

### Residential Mortgage Loan Service

- Provision of 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
- To handle your application in a flexible way

### Privileges for Residential Mortgage Loan Customers

- Preferential mortgage rate
- Available of other privileges like cash rebate, waiver of valuation fee and fire insurance coverage for the first year
- Promotions of home and domestic helper insurances are provided

### Easy to Apply

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

- HKID card or passport
- Income proof
- Latest 3 months bank statements
- Residential address proof within 3 months

#### Remarks:

1. Only applicable to applicants who apply for Mortgage Insurance Programme and fulfil related requirements by HKMC Insurance Limited.
2. The above products and services are bound by relevant terms and conditions. For details, please contact the Bank's staff or visit the Bank's website at [www.publicbank.com.hk](http://www.publicbank.com.hk). The Bank reserves the right to terminate the above promotions at any time or to vary the same and the related terms and conditions from time to time without prior notice. Should any disputes arise, 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