

5 Jun 2025
2025 年 6 月 5 日

Provision of Cooling-off Period for Unsecured Consumer Credit Products
提供無抵押消費信貸產品冷靜期

To enable individual customers have sufficient time to re-consider their financial needs, with effect from 6 Jun 2025, Public Bank (Hong Kong) Limited (the “Bank”) will provide a Cooling-off Period of 7 calendar days after the drawdown date of the unsecured consumer credit products (the “Loan”). Individual customers will not be charged for the fees due to the early full repayment of the Loan within the Cooling-off Period. However, customers are still required to pay the interest payable on the Loan. The fees and charges which have been collected, such as handling fee, will not be refunded.

為提供個人客戶更充裕的時間重新審慎評估其財務需要，由 2025 年 6 月 6 日起，大眾銀行(香港)有限公司(「本行」)將會在無抵押消費信貸產品(「貸款」)之提取日翌日起計，提供 7 個曆日之冷靜期。個人客戶無須繳付於冷靜期內提前全數償還貸款而衍生的費用。但客戶仍需要繳付該信貸產品的應付利息。已收取的費用及收費，如手續費，將不獲退還。

For enquiries, please feel free to contact the Customer Hotline at (852) 8107 0818 or visit any of the branches of the Bank.

如有任何查詢，歡迎致電本行顧客熱線(852) 8107 0818 或親臨任何分行與職員聯絡。

Public Bank (Hong Kong) Limited 大眾銀行(香港)有限公司