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）

Customer Notification – Amendments Terms and Conditions of Hire Purchase Agreement and Lease Agreement

Dear Valued Customer

We are writing to inform you of the addition in the Terms and Conditions as stipulated in the Hire Purchase Agreement and Lease Agreement respectively, (collectively, "Terms and Conditions") with effect from 01 Jan 2026 ("Effective Date") as shown below:

(1) Terms and Conditions of Hire Purchase Agreement

Clause	Additional Terms and Conditions
Section 3	The following shall be added as a new Clause 3.09: 3.09 The Owner may apply and appropriate any and all payments made or sent by the Hirer or on the Hirer's behalf in such manner or order as the Owner may determine regardless of any specific appropriation made by the Hirer or the person making the payment.

(2) Terms and Conditions of Lease Agreement

Clause	Additional Terms and Conditions
Section 5	The following shall be added as a new Clause 5.06: 5.06 The Lessor may apply and appropriate any and all payments made or sent by the Lessee or on the Lessee's behalf in such manner or order as the Lessor may determine regardless of any specific appropriation made by the Lessee or the person making the payment.

Please note that the above additional Terms and Conditions shall be binding on you if you continue to use our services and/or retain your bank account(s) on or after the Effective Date.

For enquiries or if you do not accept the above additional Terms and Conditions, please contact our branches or call our Hire Purchase and Leasing Department at (852) 2542 9221.

Public Bank (Hong Kong) Limited

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