

NOTICE

1 December 2022

Dear Valued Customers,

Re: Revision of Service Charges for Hire Purchase & Lease Finance

With effect from 1 January 2023 (“Effective Date”), the Bank will revise the service charge item 15 of “Service Charges for Hire Purchase & Lease Finance” (“Service Charges”) and supplement the service charge item 16 to the Service Charges as follows:

Item 15

Before Effective Date		From Effective Date	
Item	Charges	Items	Charges
HP/Lease Early Redemption Fee*		Early Redemption Fee	
- 3 outstanding instalments or less	HKD300.00	(a) Taxi / PLB HP loan	As stated in loan agreement
- Over 3 outstanding instalments for each remaining year	HKD600.00	(b) HP / Lease loan	
		• For loan drawdown effective on or before 31 December 2022	
		- 3 outstanding instalments or less	HKD300
		- Over 3 outstanding instalments	HKD600 for each remaining year
		• For loan drawdown effective on or after 1 January 2023	
		- 12 outstanding instalment or less	HK\$1,000
		- Over 12 outstanding instalments	HK\$1,500

Item 16

Item	Charges
Interest Charges for Early Redemption* for HP / Lease	50% of total amount of the interest for the remaining instalments

Please note that the revised service charges shall be binding on you if you continue to use the Bank’s services on or after the above effective date. However, if you do not accept the revised service charges, we regret to inform you that we may not be able to continue providing services to you. For enquiries, please contact the Bank’s Customer Hotline at (852) 8107 0818.

Yours sincerely,
 Public Bank (Hong Kong) Limited

Note: In case of any difference between the English and the Chinese version of this Notice, the English version shall prevail for all purposes.

通告

親愛的客戶：

有關修訂之汽車及機械租購/租賃貸款服務收費表

由二零二三年一月一日起(「生效日」)，本行將修訂汽車及機械租購/租賃貸款服務收費表(「該收費表」)第15項服務收費及補充第16項服務收費至該收費表，詳情如下：

第15項

生效日前		生效日起	
項目	收費	項目	收費
租購/租賃之提早還款手續費*		提早還款手續費*	
- 剩餘供款三期或以下收港幣三百元	HKD300.00	(a) 的士 / 小巴租購貸款	以貸款合約所定為準
- 剩餘供款超過三期或以上每年收港幣六百元 (剩餘期數每年計算)	HKD600.00	(b) 租購 / 租賃貸款	
		• 二零二二年十二月三十一日或之前提取的貸款	
		- 剩餘供款三期或以下	HKD300
		- 剩餘供款超過三期	HKD600 (按剩餘期數每年計算)
		• 二零二三年一月一日或之後提取的貸款	
		- 剩餘供款十二期或以下	HK\$1,000
		- 剩餘供款超過十二期	HK\$1,500

第16項

項目	收費
租購 / 租賃提早還款利息費用*	剩餘供款期數總利息的50%

若閣下於生效日或以後繼續使用本行之服務，服務收費的修訂即對閣下具有約束力。倘若服務收費的修訂不獲閣下接納，本行可能無法繼續為閣下提供服務。如有任何查詢，請致電本行顧客熱線(852) 8107 0818。

大眾銀行(香港)有限公司謹啟

二零二二年十二月一日

註：本通告之中、英文版本如有任何歧異，概以英文版本為準。