



3 May 2022

**Public Bank (Hong Kong) Provides Financial Support Measures for Customers**

Public Bank (Hong Kong) Limited (the “Bank”) continues to provide financial support to customers to ease the stress and financial burden in this difficult time.

**Principal Repayment Holiday Scheme**

- From now to 31 October 2022 (the “Application Period”), individual and corporate Mortgage Loan customers (Local and China Mortgage) or Taxi/Public Light Bus Hire Purchase Loan customers or Secured Fixed Loan customers can apply for repaying interests only and principal repayment moratorium (the “Principal Repayment Holiday”). The corresponding loan tenor will be extended for the same period in accordance with the arrangement of the Principal Repayment Holiday.

**Repayment Extension for Import Loan**

- For import loans to be matured during the Application Period, customers can apply for a one-time 30-day extension of the loan repayment date.

**Partial Principal Repayment Scheme**

- Mortgage Loan customers (Local and China Mortgage) or Taxi/Public Light Bus Hire Purchase Loan customers or Secured Fixed Loan customers who are under the Principal Repayment Holiday Scheme can apply to repay 20% of original principal repayment amount for 1 year. The loan tenor should generally be extended correspondingly.

**2 Years Regular Instalment for Trade Facilities Due**

- For trade facilities, loans with bullet payments falling due within 1 year and outstanding balances of revolving facilities, customers may repay the amount due to be settled by regular instalments over a period of 2 years.

The Bank will remain in close communication with its customers to understand their evolving needs and offer case-specific solutions to meet their financial requirements. For inquiries, please call our Customer Hotline at (852) 8107 0818 or contact our branch staff.

Remarks:

- The Principal Repayment Holiday Scheme is only applicable to the above mentioned customer(s) with at least 1-year repayment record.
- The above measures are subject to terms and conditions, and approval is at the Bank’s absolute discretion. The Bank reserves the right to modify, suspend or terminate the above services and to amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank on all matters relating to the above services shall be final and binding all parties concerned.

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