



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)

Press Release

19 February 2020

Public Bank (Hong Kong) Launches Financial Support Measures for Customers

In view of the recent spread of the novel coronavirus which imposes a significant impact on the overall economy and local business activities, Public Bank (Hong Kong) Limited (“the Bank”) launches the following relief measures from now to 30 June 2020 (“Application Period”) to assist our customers in relieving their short-term financial problems, and easing their stress and financial burden in this difficult time.

Mortgage Loan and Taxi/Public Light Bus Hire Purchase Loan

- During the Application Period, individual and corporate customers of mortgage loan (Local or China Mortgage) or Taxi/Public Light Bus Hire Purchase Loan can apply for repaying interests only and principal repayment moratorium for a period of 6 months (“Principal Repayment Holiday”). Upon expiration, customers may apply for extending the Principal Repayment Holiday for another 6 months, i.e. a maximum of 12 months of Principal Repayment Holiday.

Commercial 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.
- For Secured Fixed Loans, customers can apply for a Principal Repayment Holiday for 6 months and may apply upon expiration for extending the Principal Repayment Holiday for another 6 months, i.e. a maximum of 12 months of Principal Repayment Holiday.

Credit Card

- Cardholders of the Bank’s Credit Card can apply for the waiver of late charge on overdue repayment during the Application Period, which helps provide relief for customers encountering financial difficulties at the time.

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 8107 0818 or contact our branch staff.



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Remarks:

- Principal Repayment Holiday is only applicable to the respective customer(s) with at least 1-year satisfactory repayment record and who are severely affected by the outbreak of novel coronavirus. Principal Repayment Holiday is currently not applicable to "Tenants Purchase Scheme", "Home Ownership Scheme", and the mortgage loans involving any 2nd mortgage offered by developers.
- 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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