



1 November 2021

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

In view of the 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”) extends the following relief measures from now to 30 April 2022 (“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 Mortgage Loan (Local, including Hong Kong Housing Authority Subsidized Sale Flats Scheme, and China Mortgages) or Taxi/Public Light Bus Hire Purchase Loan customers can apply for repaying interests only and principal repayment moratorium (“Principal Repayment Holiday”). The corresponding loan tenor will be extended for the same period in accordance with the arrangement of the 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. The corresponding loan tenor will be extended for the same period in accordance with the arrangement of the Principal Repayment Holiday.

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:

- Principal Repayment Holiday is only applicable to the above mentioned customer(s) with at least 1-year repayment record and who are severely affected by the outbreak of novel coronavirus.
- For the Subsidized Sales Flats Schemes (“SSFS”) flats under Hong Kong Housing Authority, the maximum Principal Repayment Holiday Period will be 12 months.
- 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.