

Key Facts Statement (KFS) for Overdraft Facility

Public Bank (Hong Kong) Limited (PBHK)

Subscription Loan
26 May 2025

This product is an overdraft facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Up to HK\$ 5,000	Ranging from 0% to 5% per annum [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk] (Rate details please refers to relevant Subscription Loan information)
Above HK\$ 5,000 and up to HK\$ 20,000	Ranging from 0% to 5% per annum [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk] (Rate details please refers to relevant Subscription Loan information)
Above HK\$ 20,000 and up to HK\$ 100,000	Ranging from 0% to 5% per annum [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk] (Rate details please refers to relevant Subscription Loan information)

	Above HK\$ 100,000 Ranging from 0% to 5% per annum [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk] (Rate details please refers to relevant Subscription Loan information)								
Annualised Overdue / Default Interest Rate	PBHK's HKD Prime Rate plus 8.00% p.a. (minimum HK\$100) . The default interest is calculated at the rate of default interest for the period from (and includes) the Payment Due Day to (but excludes) the date of actual payment.								
Overlimit Interest Rate	Not applicable								
Repayment									
Repayment Frequency	This loan does not require periodic repayment in regular amount.								
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.								
Total Repayment Amount	<table border="1"> <tr> <th>Loan Amount</th><th>Total repayment amount for^ the interest rate specified above</th></tr> <tr> <td>HK\$ 5,000</td><td>HK\$ 5,000.68</td></tr> <tr> <td>HK\$ 20,000</td><td>HK\$ 20,002.74</td></tr> <tr> <td>HK\$ 100,000</td><td>HK\$ 100,013.70</td></tr> </table> ^ The table above is for reference only, listing the total repayment amounts for different actual loan amounts under the following specific assumptions: (1) the annualized interest rate of this Subscription Loan is 5%, and (2) the loan tenor is 1 day. Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at https://www.publicbank.com.hk/en/usefultools/calculator#overdraft	Loan Amount	Total repayment amount for^ the interest rate specified above	HK\$ 5,000	HK\$ 5,000.68	HK\$ 20,000	HK\$ 20,002.74	HK\$ 100,000	HK\$ 100,013.70
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Fees and Charges									
Annual Fee / Fee	Not applicable								
Late Payment Fee and Charge	Not applicable								

Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Additional Information	
1. The information stated above is for reference only and is applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions. 2. The interest accrued and paid on the Loan will not be refunded irrespective of the allotment result or whether the Company is successfully listed or not. 3. Upon disbursement of Subscription Loan, which will be at least two (2) Business Days before the expiration of the subscription period prescribed by the issuer or the payment due date stipulated in the Bank's Subscription Loan approval notice (whichever the earlier), the Customer shall pay into the Settlement Account(s), unless the then Available Balance is sufficient to provide full cover, and the Bank is hereby authorized to debit therefrom (i) the balance of subscription price for the Securities concerned after deducting the amount of the Subscription Loan to be granted by the Bank and (ii) all Transaction Charges payable in connection with the subscription. 4. The Customer shall repay the Subscription Loan and interest thereon and all Transaction Charges payable in connection with the subscription in full upon demand by the Bank which may be made at any time in the Bank's discretion. In the absence of such demand, the Subscription Loan and interest thereon and all Transaction Charges payable in connection with the subscription shall be repaid in full on the date of maturity of the Subscription Loan as stipulated by the Bank from time to time or the date on which the Bank receives the refund cheque from the Registrar, whichever is later. 5. Interest on the Subscription Loan shall accrue from the date on which the subscription application is despatched to the issuer. 6. The Subscription Loan shall bear interest at such rate as the Bank may from time to time and at any time in its discretion determine and accepted by the Customer in its application for the Subscription Loan. Once such rate has been accepted by the Customer, it shall be conclusive and binding on the Customer. 7. Interest on the Subscription Loan shall accrue from day to day and be computed on the basis of a year of 365 days for Hong Kong Dollars or in case of any other currencies, a year of such number of days as may be customary in accordance with the practice of the relevant foreign exchange market in which such currency is traded for computation of interest for the currency concerned and for the actual number of days elapsed.	

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

To borrow or not to borrow? Borrow only if you can repay!

透支服務產品資料概要

大眾銀行(香港)有限公司(「本行」)

新股認購貸款
 二零二五年五月二十六日

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$ 5,000或以下	按年由 0% 至 5%。 [本貸款的利率並無上限，可能面對較高的利率風險。] (利率詳情請參閱有關新股認購貸款資料)
港幣\$ 5,000以上至港幣\$ 20,000	按年由 0% 至 5%。 [本貸款的利率並無上限，可能面對較高的利率風險。] (利率詳情請參閱有關新股認購貸款資料)
港幣\$ 20,000以上至港幣\$ 100,000	按年由 0% 至 5%。 [本貸款的利率並無上限，可能面對較高的利率風險。] (利率詳情請參閱有關新股認購貸款資料)
港幣\$ 100,000以上	按年由 0% 至 5%。 [本貸款的利率並無上限，可能面對較高的利率風險。] (利率詳情請參閱有關新股認購貸款資料)

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率年息加 8 厘 (最少港幣\$100元正)。
 過期利息按過期利率由還款到期日起（包括該日）至實際清還之日止（不包括該日）計算。

超出信用限額利率	不適用								
還款									
還款頻率	此貸款無需分期償還固定金額。								
分期還款金額	此貸款無需分期償還固定金額。								
總還款金額	<table border="1"> <tr> <td>貸款金額</td><td>根據上述 利率計算之總還款金[^]額</td></tr> <tr> <td>港幣\$ 5,000</td><td>港幣\$ 5,000.68</td></tr> <tr> <td>港幣\$ 20,000</td><td>港幣\$ 20,002.74</td></tr> <tr> <td>港幣\$ 100,000</td><td>港幣\$ 100,013.70</td></tr> </table> [^] 上表僅供參考，列出在以下特定假設下不同實際貸款金額的總還款金額：(1) 本次認購貸款年化利率為5%；(2) 貸款期為1天。 註： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站/主要互聯網平台上使用透支服務計算機或到網址： https://www.publicbank.com.hk/tc/usefultools/calculator#overdraft 以取得較準確資料。	貸款金額	根據上述 利率計算之總還款金 [^] 額	港幣\$ 5,000	港幣\$ 5,000.68	港幣\$ 20,000	港幣\$ 20,002.74	港幣\$ 100,000	港幣\$ 100,013.70
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費用及收費									
年費 / 費用	不適用								
逾期還款費用及收費	不適用								
超出信用額度手續費	不適用								
退票 / 退回自動轉帳授權指示的費用	不適用								
其他資料									
- 上述資料僅供參考，並適用於符合相關申請要求及接受有關條款和細則約束的客戶。 - 無論閣下是否獲得分配新股或該公司能否成功上市，有關貸款之利息均不獲退回。 - 新股認購貸款發放於發行人指定認購期屆滿之兩（2）個營業日前，或本行通知批准給予新股認購貸款所示之到期付款日（兩者中較早者），除非戶口中可用結餘足夠全數支付，該客戶須存入餘額於結算戶口中，而本銀行有權在該戶口中扣除（i）在扣減了本行給予該客戶之新股認購貸款後認購該筆新股所需之餘款；及（ii）一切與新股認購有關的交易費用。 - 客戶必須應本行之要求全數償還所有新股認購貸款之本金及利息及一切交易費用。本行可酌情隨時									

作出還款要求。在沒有該 要求時，新股認購貸款之本金及利息及一切交易費用必須在本行不時指定的該等欠款的到期日或本銀行收到股份登記處的退款支 票時（兩者中較後者）全數償清。

5. 新股認購貸款利息由寄出認購申請予發行人之日起開始累計。
6. 新股認購貸款之利率不時由本銀行決定及為該客戶於申請新股認購貸款時所接受。該等利率一經該客戶接受便具決定性並對該 客戶有約束力。
7. 新股認購貸款利息每日累計，若為港幣則以 365 日為一年，若為其他貨幣，則以有關外匯市場慣常計算該種貨幣利率而採用的每年日數，及以實際貸款日數計算。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

借定唔借？還得到先好借！