

貸款額高達  
**HK\$800,000**

## 結餘轉戶 私人貸款計劃



集中處理高息卡數煩惱 蛻變重生 • 精彩隨心

- 集中處理所有債務，節省額外利息支出

**超過87%**<sup>1</sup>

- 貸款額高達

**HK\$800,000** 或月薪20倍

(以較低者為準)

- 還款期長達**60個月**

|           | 信用卡結欠 <sup>1</sup> | 結餘轉戶私人貸款計劃 <sup>2</sup> |
|-----------|--------------------|-------------------------|
| 貸款額       | HK\$800,000        | HK\$800,000             |
| 還款期       | 458個月              | 60個月                    |
| 總利息及手續費支出 | HK\$1,332,038.28   | HK\$168,799.80          |

節省  
利息  
超過  
**87%**<sup>1</sup>

### 結餘轉戶私人貸款計劃 — 每月還款表 (以每HK\$10,000貸款額計)

| 貸款額 (港幣)              | 每月平息  | 還款期 / 每月還款額 <sup>5</sup> (港幣) (實際年利率 <sup>3</sup> ) |                      |                      |
|-----------------------|-------|-----------------------------------------------------|----------------------|----------------------|
|                       |       | 12個月                                                | 36個月                 | 60個月                 |
| \$10,000 – \$99,999   | 0.59% | \$892.33<br>(14.68%)                                | \$336.78<br>(14.97%) | \$225.67<br>(14.67%) |
| \$100,000 – \$299,999 | 0.52% | \$885.33<br>(12.99%)                                | \$329.78<br>(13.30%) | \$218.67<br>(13.09%) |
| \$300,000 – \$499,999 | 0.45% | \$878.33<br>(11.32%)                                | \$322.78<br>(11.64%) | \$211.67<br>(11.50%) |
| \$500,000 – \$699,999 | 0.37% | \$870.33<br>(9.42%)                                 | \$314.78<br>(9.75%)  | \$203.67<br>(9.67%)  |
| \$700,000 – \$800,000 | 0.31% | \$864.33<br>(8.02%)                                 | \$308.78<br>(8.33%)  | \$197.67<br>(8.29%)  |

上述優惠須受有關條款及細則約束，如欲查詢上述結餘轉戶私人貸款的其他還款期之每月還款額及實際年利率，請與本行職員聯絡。

*Consolidate Your High Interest Credit Card Debts  
Helps to Reduce Your Financial Burdens*

- Help You to Settle All Types of Debts and Save Massive Interest Payments

More than **87%**<sup>1</sup>

- Loan Amount up to **HK\$800,000**

or **20x** Monthly Income (Whichever is Lower)

- Repayment Tenor up to **60** Months

|                                          | Credit Card Debts <sup>1</sup> | Debts Consolidation Personal Loan Plan <sup>2</sup> |
|------------------------------------------|--------------------------------|-----------------------------------------------------|
| Loan Amount                              | HK\$800,000                    | HK\$800,000                                         |
| Repayment Tenor                          | 458 Months                     | 60 Months                                           |
| Total Interest and Handling Fee Expenses | HK\$1,332,038.28               | HK\$168,799.80                                      |

Interest  
Saved  
More  
than  
**87%**<sup>1</sup>

### Debts Consolidation Personal Loan Plan - Monthly Repayment Table for Every Loan Amount of HK\$10,000

| Loan Amount (HK\$)    | Monthly Flat Rate | Repayment Tenor / Monthly Repayment Amount <sup>5</sup> (HK\$) (APR <sup>3</sup> ) |                      |                      |
|-----------------------|-------------------|------------------------------------------------------------------------------------|----------------------|----------------------|
|                       |                   | 12 Months                                                                          | 36 Months            | 60 Months            |
| \$10,000 – \$99,999   | 0.59%             | \$892.33<br>(14.68%)                                                               | \$336.78<br>(14.97%) | \$225.67<br>(14.67%) |
| \$100,000 – \$299,999 | 0.52%             | \$885.33<br>(12.99%)                                                               | \$329.78<br>(13.30%) | \$218.67<br>(13.09%) |
| \$300,000 – \$499,999 | 0.45%             | \$878.33<br>(11.32%)                                                               | \$322.78<br>(11.64%) | \$211.67<br>(11.50%) |
| \$500,000 – \$699,999 | 0.37%             | \$870.33<br>(9.42%)                                                                | \$314.78<br>(9.75%)  | \$203.67<br>(9.67%)  |
| \$700,000 – \$800,000 | 0.31%             | \$864.33<br>(8.02%)                                                                | \$308.78<br>(8.33%)  | \$197.67<br>(8.29%)  |

Relevant terms and conditions shall apply. For enquiry on monthly repayment amount and APR of other repayment tenors of above debts consolidation personal loan, please contact our staff.

Loan Amount up to  
**HK\$800,000**

## Debts Consolidation Personal Loan Plan



### 註： Notes:

1. 例子只供參考用途。例子所示之信用卡總利息開支及還款期以信用卡結欠HK\$800,000、年息30%（實際年利率34.49%）及每月繳付1.5%結欠或HK\$50（以較高者為準）計算。信用卡之實際年利率、每月還款額、還款期及總利息支出乃依據銀行營運守則所載之有關指引計算。利率、每月還款額、還款期及利息節省幅度，對每一客戶或有差異，亦視乎客戶之貸款組合及大眾銀行（香港）有限公司（「本行」）最終批核情況而定。

The example is for reference only. The total interest expense and repayment tenor of credit card in the example are calculated based on total outstanding loan amount of HK\$800,000, an annual interest rate of 30% (Annualised Percentage Rate ("APR") is 34.49%) and a monthly repayment of 1.5% of the outstanding balance or HK\$50 (whichever is higher). The APR, the monthly repayment amount, repayment tenor and the total interest expense of the credit card are calculated according to the relevant guidelines as stipulated in the Code of Banking Practice. The interest rate, monthly repayment amounts, loan tenor and the extent of interest savings may vary from customers to customers and are subject to customers' loan status and final approval of Public Bank (Hong Kong) Limited ("the Bank").

2. 例子之實際年利率8.29%，乃以每月平息0.31%，貸款額HK\$800,000，60個月還款期及每年0.5%之手續費計算。

The APR of the example 8.29% is calculated based on monthly flat rate of 0.31%, loan amount of HK\$800,000, loan tenor 60 months and 0.5%p.a. handling fee.

3. 實際年利率乃依據銀行營運守則所載之有關指引計算：當中已包括按貸款額計每年0.5%之手續費（只適用於特選客戶），此手續費將於提取貸款額中扣除。一般客戶之手續費為每年1%。

The APR is calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice, with 0.5%p.a. handling fee included (only applicable for Selective Customer). Such handling fee will be deducted from the disbursement amount. The handling fee of the Generic Customer is 1%p.a..

4. 特選客戶包括公務員，專業人士，住宅物業之業主或現時持有本行私人貸款賬戶之客戶（「特選客戶」）。一般客戶為未能符合特選客戶要求之客戶（「一般客戶」）。

Selective Customer includes civil servant, professional customer, home owner and existing personal loan customer of the Bank ("Selective Customer"). Generic Customer is the customer who does not qualify as Selective Customer ("Generic Customer").

5. 每月還款額均以每HK\$10,000貸款額計。

Monthly Repayment Amount is calculated based on every loan amount of HK\$10,000.

6. 貸款額HK\$300,000以下之申請人之最低月薪為HK\$6,000；貸款額HK\$300,000或以上之申請人之最低月薪為HK\$15,000。

The minimum monthly income of applicants for loan amount below HK\$300,000 is HK\$6,000, whereas the minimum monthly income of applicants for loan amount HK\$300,000 or above is HK\$15,000.

7. 上述所列之所有息率只供參考，而客戶最終獲批核之息率、貸款額及每月還款額將視乎其信貸狀況及本行之信貸審批結果而定。

All interest rates stated above are for reference only. The final interest rates, loan amount approved and monthly repayment amount are subject to customers' credit status and final approval by the Bank.

8. 上述所列之所有息率及優惠只適用於符合有關申請要求的人士，並須受有關之條款及細則約束。有關優惠詳情、實際年利率、條款及細則請向本行職員查詢。

All interest rates and the promotion mentioned above are only applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions. For enquiry on promotion details, APR and relevant terms and conditions, please contact the Bank's staff.

9. 本行保留權利隨時終止或不時更改上述所列之所有優惠，或不時修訂有關條款及細則而毋須另行通知。如有任何爭議，本行保留最終決定權。若中、英文版本有歧異，概以英文版本為準。

The Bank reserves the right to terminate the promotion mentioned above at any time or to vary the same and the related terms and conditions from time to time without prior notice. Should any disputes arise, the Bank's decision shall be final and conclusive. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.