

**TERMS AND CONDITIONS FOR PUBLIC FINANCE LIMITED'S**  
**INTEREST FREE PERSONAL LOAN PROMOTION**

1. The Interest Free Personal Loan Promotion (the "Promotion") offered by Public Finance Limited (the "Company") is available from today until further notice.
2. Public Finance personal loans are only applicable to customers who meet the Company's established credit conditions.
3. The Promotion is only applicable to customers who do not hold any Personal Loan account offered by the "Company" at the time of application (the "Eligible Customers"). Eligible Customers have to apply and draw down the Interest Free Personal Loan directly through our branches, application hotline, PFL eLoan App or Internet.
4. For loan amount of HK\$10,000, administrative charge is as low as HK\$500 per year. For details, please refer to our "Standard Fees and Charges" or contact our staff at 2848 1888.
5. The various offers and loan amounts enjoyed by Eligible Customers will vary depending on individual financial conditions and specific loan plans, and will be subject to the credit records of credit reference agencies.
6. No person other than the customers and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
7. The Company reserves the right to terminate or amend the terms and conditions of this promotion program without prior notice. In case of any dispute, the decision of the Company shall be the final and conclusive.
8. These terms and conditions shall be governed and construed in accordance with the laws of the Hong Kong Special Administrative Region. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

14 April 2025