

**TERMS AND CONDITIONS FOR PUBLIC FINANCE LIMITED'S**  
**"LAI SEE" REWARD 2025 PROMOTIONAL OFFER**

1. The promotion period of the "Lai See" Reward 2025 Promotional Offer offered by Public Finance Limited (the "Company") is from 2 January 2025 to 21 February 2025, both dates inclusive (the "Promotion Period").
2. Public Finance personal loans are only applicable to customers (the "Eligible Customers") who meet the Company's established credit conditions.
3. Eligible customers who successfully apply for and draw down any personal loan from our company during the promotional period are entitled to the "Lai See" Reward 2025 Promotional Offer, receiving New Year's "Lai See" ("Rewards"). The rewards come in the form of supermarket cash vouchers, with the value of the supermarket cash vouchers enjoyed by eligible customers depending on the loan amount, up to a maximum of HK\$1,000 in supermarket cash vouchers. The rewards will be issued on the same day as the Loan Disbursement.

<b>Personal Loan Amount</b>	<b>Rewards</b>
HK\$5,000 - HK\$150,000	HK\$50
HK\$150,001 - HK\$400,000	HK\$100
HK\$400,001 - HK\$600,000	HK\$200
≥ HK\$600,001	HK\$1,000

4. The various offers and loan amounts enjoyed by customers will vary depending on individual financial conditions and specific loan plans, and will be subject to the credit records of credit reference agencies.
5. The benefit under this promotion program is non-transferrable.
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.