

Key Facts Statement

“My Cash” Revolving Loan

1 November 2022

Key Facts Statement (KFS) for Revolving Credit Facility

Public Finance Limited

“My Cash” Revolving Loan
1 November 2022

<p>This product is a revolving credit 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 revolving credit facility.</p>		
<p>Interest Rates and Interest Charges</p>		
Annualised Percentage Rate (APR)	Loan Amount	APR
	HK\$ 5,000	19.56% to 34.49%
	HK\$ 20,000	
	HK\$ 100,000	
<p>An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.</p>		
Annualised Overdue / Default Interest Rate	Not applicable	
Overlimit Interest Rate	Not applicable	
Minimum Payment	3% on the outstanding debit balance	
<p>Fees and Charges</p>		
Handling Fee	Waived	
Annual Fee / Monthly Fee	1% on the loan limit approved (for annual renewal)	
Withdrawal Fee / Transaction Fee	HK\$30 on each withdrawal	
Late Payment Fee and Charge	4% of the monthly minimum repayment	
Overlimit Handling Fee	Not applicable	
Returned Cheque/ Rejected Autopay Charge	Not applicable	
Lost Card Replacement Fee	Not applicable	
<p>Additional Information</p>		
<ul style="list-style-type: none"> Interest accrued on the outstanding loan balance calculated at the loan interest rate and on the basis of a 30-day month and a 360-day year (including leap year) 		

- The above information is for reference only.
- For enquiries, please call our Customer Service Hotline at 2848-1888.
- If there is any inconsistency or conflict between the English version and the Chinese version, the English version shall prevail.

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