

Key Facts Statement (KFS) for Instalment Loan

Public Finance Limited (“PFL”)

Hire Purchase / Leasing
18 June 2025

This product is an instalment loan.

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 instalment loan.

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

Interest Rate

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate	(Hire Purchase) 4.00% p.a. <u>Leasing</u> 3.35% p.a.	(Hire Purchase) 4.00% p.a. <u>Leasing</u> 3.35% p.a.	(Hire Purchase) 4.25% p.a. <u>Leasing</u> 3.50% p.a.

The Interest Rate is the basic interest rate shown as a percentage of the amount borrowed over a year and expressed as annual flat rate.

(For leasing, N+1 rental in advance is required where N = loan tenor in years)

The portion of loan principal and interest in each monthly repayment amount is calculated according to the formula known as the “Rule of 78”.

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR	10.02% to 12.8%	9.02% to 9.11%	8.98% to 9.03%

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.

Annualised Overdue / Default Interest Rate

36% (on simple basis) (per day interest calculated based on 365 days per year multiply by late instalment(s))

Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate specified above	HK\$16,946 to HK\$17,000	HK\$8,613 to HK\$8,667	HK\$4,459 to HK\$4,521
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate specified above	HK\$101,676 to HK\$102,000	HK\$103,356 to HK\$104,004	HK\$107,016 to HK\$108,504
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides instalment loans at https://www.publicfinance.com.hk/en/hire_purchase_calculator.aspx .				
Fees and Charges				
Handling Fee	Not applicable			
Late Payment Fee and Charge	Not applicable			
Prepayment / Early Settlement / Redemption Fee	<ul style="list-style-type: none"> 30% of unearned interest or HK\$500, whichever is higher Outstanding loan balance and unearned interest are calculated on the basis of Rule of 78 which is a commonly adopted method to apportion the principal and interest portions of each monthly instalment with a greater interest portion during the earlier stages of loan tenor but diminishes towards the loan maturity 			
Returned Cheque / Rejected Autopay Charge	Not applicable			

Additional Information

- Option Fee: HK\$300 payable upfront
- Insurance Fee: As arranged

1. The above information is for reference only. For loan tenor above 24 months to 36 months, the corresponding APR would be quoted separately.
2. "Offer letter" refers to hire purchase / lease agreement of the Company.
3. For enquiries, please call our Customer Service Hotline at 2526-6490.
4. 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.