

Key Facts Statement (KFS) for Residential Mortgage Loan

Public Finance Limited (“PFL”)

Property Mortgage Loan
18 June 2025

This product is a residential mortgage 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 residential mortgage 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

Annualised Interest Rate

For a loan amount of HK\$3 million with 30-year loan tenor:

Interest rate basis	Annualised interest rate
PFL’s HKD Prime Rate (“PFL’s Prime Rate”)	Prime minus 3.1% to Prime minus 2.2%
PFL’s 1-month HIBOR	Not applicable

The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Latest rate and other details of PFL’s Prime Rate is published on our website at <https://www.publicfinance.com.hk/en/>.

Annualised Overdue / Default Interest Rate

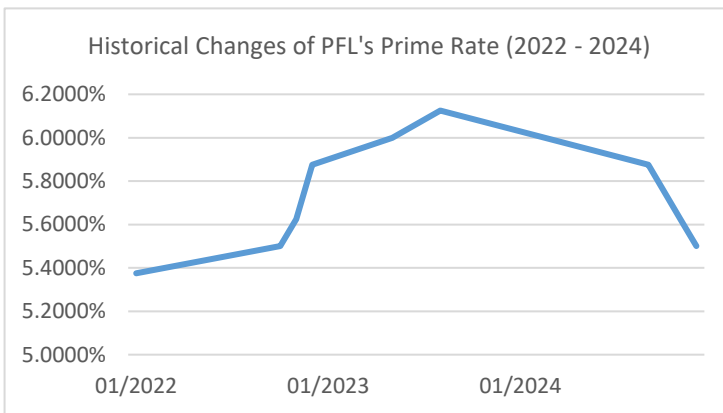
Lending Interest Rate + 2% (per day interest calculated based on 365 days per year multiply by overdue instalment (on simple basis) or HK\$50, whichever is higher

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:	
	Interest rate basis	Periodic repayment
	PFL's Prime Rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$11,698 per month to HK\$13,139 per month
	PFL's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not applicable
Total Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:	
	Interest rate basis	Total repayment
	PFL's Prime Rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,211,280 to HK\$4,730,040
	PFL's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not applicable
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.		
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"> • Early Settlement (Full): <ul style="list-style-type: none"> ○ Within first year: 3% on original loan amount ○ Within second year: 2% on original loan amount • Early Settlement (Partial): <ul style="list-style-type: none"> ○ Above 2 instalments within first two years: 2% on repayment amount 	

	<ul style="list-style-type: none"> Outstanding loan balance is calculated on the basis of reducing balance that it will be reduced by the respective scheduled principal portions of the monthly instalments when repaid. Interest accrued on the outstanding loan balance calculated at the loan interest rate and on the basis of a 365-day year (including leap year).
Additional Information	
<ul style="list-style-type: none"> Fire Insurance Fee: Solicitor Fee: Copy of Deed/Document: Change of Loan Tenor / Repayment Amount / other Loan Terms: Request for Repayment Record or extra copy of Annual Statement: Custody of non-discharged deeds after full loan repayment: Cancellation of Mortgage Application (applicable upon acceptance of loan offer): Administration fee for Government Rate and Rent payment: 	<ul style="list-style-type: none"> As arranged As arranged HK\$200 per set or HK\$10 per page, whichever is lower HK\$1,000 per request HK\$100 per copy HK\$3,000 per property per year HK\$5,000 or 0.15% of loan amount per application, whichever is higher HK\$500 per transaction (per Government request)
Reference Information	
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of PFL's Prime Rate in the past 3 years.</p>  <p>The highest PFL's Prime Rate noted in the past 3 years is 6.125% per annum as on 1 August 2023.</p>

Periodic Repayment Amount (Illustrative Example)	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:	
	Interest rate basis	Illustrative periodic repayment
	PFL's highest Prime Rate noted in the past 3 years	HK\$12,689 per month to HK\$14,193 per month
	PFL's highest 1-month HIBOR noted in the past 3 years	Not applicable
Total Repayment Amount (Illustrative Example)	For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment:	
	Interest rate basis	Illustrative total repayment
	PFL's highest Prime Rate noted in the past 3 years	HK\$4,568,040 to HK\$5,109,480
	PFL's highest 1-month HIBOR noted in the past 3 years	Not applicable

1. The above information is for reference only.
2. For "Tong Lau" and Village House, the corresponding Annualised Interest Rate and Early Settlement Charge would be quoted separately. For enquiries, please call our Customer Service Hotline at 2848-1888.
3. The HKD Prime Rate is subject to the rate quoted by the Company from time to time and the prevailing one is 5.5% p.a.
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.