

Key Facts Statement (KFS) for Instalment Loan

Public Finance Limited (“PFL”)

Taxi Financing
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\$3,000,000:

Loan Tenor	5-year	15-year	25-year
Interest rate	Prime minus 3.2% to Prime minus 2.0%		
	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 Percentage Rate (APR)

The interest rate for the product is commonly quoted in terms of an annualised floating rate instead of Annualised Percentage Rate (APR).

Annualised Overdue / Default Interest Rate

24% (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\$3,000,000 with monthly repayment:			
	Loan Tenor	5-year	15-year	25-year
	Periodic repayment amount for the interest rate specified above	HK\$52,978 to HK\$54,576	HK\$19,723 to HK\$21,447	HK\$13,159 to HK\$15,019
Total Repayment Amount	For a loan amount of HK\$3,000,000 with monthly repayment:			
	Loan Tenor	5-year	15-year	25-year
	Total repayment amount for the interest rate specified above	HK\$3,178,680 to HK\$3,274,560	HK\$3,550,140 to HK\$3,860,460	HK\$3,947,700 to HK\$4,505,700
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/taxi_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"> • Early Settlement (Full) <ul style="list-style-type: none"> ○ HK\$0 to HK\$8,000 • Partial Prepayment <ul style="list-style-type: none"> ○ HK\$0 to HK\$8,000 <ul style="list-style-type: none"> * Any partial prepayment at any time must at least be of an amount of HK\$100,000 • 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). 			
Returned Cheque / Rejected Autopay Charge	Not applicable			

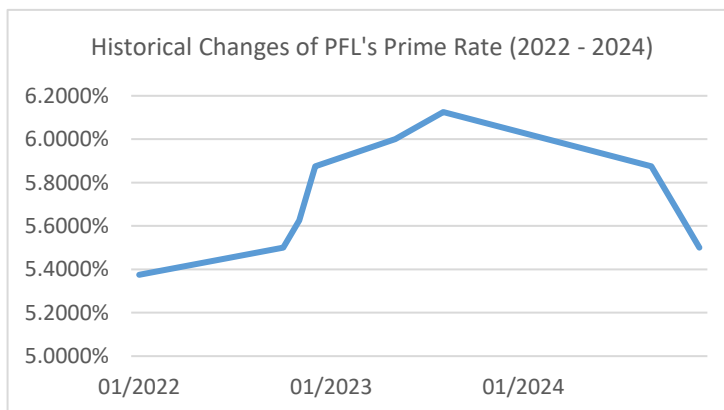
Additional Information

• Audit Confirmation Fee	HK\$200 per account and year
• Change of Customer's Name and Specimen Authorized Signature on Agreement after Drawdown	HK\$500
• Change of Loan Tenor / Repayment Amount / other Loan Terms	HK\$1,000 per request
• Change of Particulars of Motor Vehicle	HK\$500
• Customer Reference Letter	HK\$200
• Duplicate Vehicle Licence	HK\$500
• Handling Fee for Repossession (excluding Charges of Towing Agent)	HK\$1,000
• Insurance Fee	As arranged
• Issue Cashier's Order to the Government of HKSAR or Others	HK\$50
• Licence Renewal for 4 Months	HK\$300
• Option Fee	HK\$1
• Photocopy Charge	HK\$10 per copy
• Replacement of Car Body for Taxi	HK\$1,000
• Sale of Repossessed Goods	HK\$3,000
• Transfer of Ownership	HK\$1,000
• Vehicle Release Handling Fee (for Repossessed Vehicle)	HK\$500

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of PFL's Prime Rate in the past 3 years.



The highest PFL's Prime Rate noted in the past 3 years is **6.125%** per annum as on **1 August 2023**.

Periodic Repayment Amount (Illustrative Example)

For a loan amount of HK\$3,000,000 with monthly repayment:

Loan Tenor	5-year	15-year	25-year
Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$53,807 to HK\$55,419	HK\$20,610 to HK\$22,380	HK\$14,110 to HK\$16,043

Total Repayment Amount (Illustrative Example)	For a loan amount of HK\$3,000,000 with monthly repayment:			
	Loan Tenor	5-year	15-year	25-year
	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$3,228,420 to HK\$3,325,140	HK\$3,709,800 to HK\$4,028,400	HK\$4,233,000 to HK\$4,812,900

1. The above information is for reference only.
2. "Offer letter" refers to hire purchase agreement of the Company.
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. For enquiries, please call our Customer Service Hotline at 2526-6490.
5. 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.