

TERMS AND CONDITIONS FOR PUBLIC FINANCE LIMITED'S
GREEN PERSONAL LOAN PROMOTION

1. The Green Personal Loan Promotion (the “Promotion”) offered by Public Finance Limited (the “Company”) is available from 7 March 2025 until further notice.
2. Public Finance personal loans are only applicable to customers who meet the Company's established credit conditions.
3. The Promotion is only applicable to customers who do not hold any Personal Loan account offered by the “Company” at the time of application (the “Eligible Customers”). Eligible Customers who have successfully applied and drawn down the Green Personal Loan directly through our branches, application hotline, PFL eLoan App or Internet are eligible for supermarket voucher valued up to HK\$2,000 (the “Rewards”).
4. Eligible Customers have to submit designated document including but not limited to the quotation or invoice of the loan purposes specified in Clause 5 before loan drawdown.
5. The acceptable Loan purposes of Green Personal Loan include but not limited to:
 - a. For purchasing of electric/ hybrid vehicles
 - b. For renewable energy system installation projects
 - c. For purchasing of energy-efficient products
6. The value of Rewards enjoyed by Eligible Customers depends on the loan amount, up to a maximum of HK\$2,000 in supermarket vouchers. The Rewards will be issued on the same day as the Loan Disbursement.

Loan Amount	Rewards*
HK\$50,000 - HK\$100,000	HK\$100
HK\$100,001 - HK\$200,000	HK\$200
HK\$200,001 - HK\$400,000	HK\$500
HK\$400,001 - HK\$500,000	HK\$1,000
HK\$500,001 - HK\$600,000	HK\$1,500
HK\$600,001 - HK\$800,000	HK\$2,000

* No Shopping Voucher will be given to Eligible Customers if the loan repayment tenor is less than 12 months.

7. Eligible Customers are required to sign the Gift Redemption Letter to confirm the receipt of the free Rewards, and the branch staff should file it in the Eligible Customers' own loan file.
8. The various offers and loan amounts enjoyed by Eligible Customers will vary depending on individual financial conditions and specific loan plans, and will be subject to the credit records of credit reference agencies.

9. 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.
10. The Company is not the supplier or service provider of the rewards, and therefore we do not make any representations or warranties regarding the related products and services. The Company is not responsible for the quality, quantity, or suitability for a specific purpose of the related products or services, nor do we bear any legal liability in this regard. If customers have any complaints or disputes regarding the related products, services or offers, they should contact the merchant directly.
11. All vouchers awarded in this promotion cannot be exchanged for cash or other gifts.
12. If customers cause any damage to the Company or a third party, they must bear full responsibility for it.
13. 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.
14. 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.