

**Terms and Conditions of the OCWL Birthday
Shopping Voucher Promotion (the “Promotion”)**

Public Finance Limited (“the Company”) has the final decision on all matters relating to the Promotion. The Company may, in its sole and absolute discretion, change these terms and conditions and/or modify, extend, terminate the Promotion without notice, without reason and/or without liability. In case of any dispute relating to or arising out of these terms and conditions and/or any Offers and/or the Promotion, the Company’s decision shall be final, conclusive and binding.

The Company reserves the right of final decision on approval of OCW Loan application under the Promotion.

Promotion Period

10 February 2026 until further notice.

Eligible Customers

“Birthday customers” refers to the Customer in birthday month with fully paid account or outstanding loan account with no overdue instalment of more than one month in the last 12 instalments and whose latest loan account is HK\$20,000 and above.

Under the promotion, the Birthday customers will receive a “Birthday” SMS prior to their birthday month and will receive extra shopping voucher when they successfully applied and drawn down a loan amount of not less than HK\$20,000 within two months from the date the valued customers received the SMS Message (collectively referred to as “Eligible Customer”).

SMS promotion messages will be sent to Eligible Customer, except those with direct marketing status not equal to “OPT-IN” or whose latest loan account is either coded “1, 2,4,5 or 9” or those with invalid phone numbers in our records.

Birthday Shopping Voucher Promotion Redemption

During the promotion period, eligible customer who successfully applied and drawn down a OCW loan from the Company within 2 months from the date the customer received the SMS message shall be entitled to receive additional Shopping Voucher based on the loan amount disbursed as listed below:

<u>Loan Amount Approved</u>	<u>Value of Shopping Voucher</u>
HK\$ 20,000 – HK\$ 34,500	100
HK\$ 35,000 – HK\$ 49,500	150
HK\$ 50,000 – Above	200

To confirm the receipt of the Birthday Shopping Voucher, the Gift Redemption Letter generated by the system should be signed by the Eligible Customer, scanned and filed in the Eligible Customer's loan file.

Early Settlement

If the customer early settles the loan account before the 3rd instalment is due and repaid, even within the Cooling-off Period (i.e. 7 calendar days from the loan drawdown date), an additional sum depending on the Shopping Voucher Value redeemed shall be added to the settlement sum of the loan account as shown below:

<u>Value of Shopping Voucher Redeemed</u>	<u>Additional Settlement Amount</u>
100	\$100
150	\$150
200	\$200

Obligations and Liability

All gift items are supplied by merchants. The Company accepts no liability for any matters relating to the above item. The respective merchants are solely responsible for all obligations and liabilities in relation to the above item. Any enquiry or complaint about the above item should be directed to participating merchants.

Customers are required to use the gift items in accordance with the user manual and safety instructions to refrain from using them in extreme conditions and the gift items are in appropriate storage condition. Recipients should thoroughly inspect and confirm the gift items upon delivery and verify that they are in good condition prior to signing the Conditions of Offer.

Others

These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region. These Terms and Conditions are subject to prevailing regulatory requirements.