

## Cash Incentive Promotion for OCW Loan

Terms and Conditions for Cash Incentive for Redeemed Regular Interest Rate Loan Account from other Financial Institution (“FI”), Cash Incentive for Premier/VIP customer with redeemed loan account from other FI, Cash Incentive for Fully Settled other FI Loan Account, and Cash Incentive for Fully Settled OCW Loan Account with the Company.

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 application under the Promotion.

### 1. Promotion Period

10 February 2026 until further notice.

#### a) Cash Incentive for Regular Interest Rate customer with redeemed loan account from other FI

Total loan balance redeemed from other financial institutions for the customer	Value of Cash Incentive (Shopping Voucher)
HK\$10,000 - HK\$15,000	HK\$200
HK\$15,001 - HK\$20,000	HK\$300
HK\$20,001 - HK\$30,000	HK\$400
HK\$30,001 - HK\$35,000	HK\$500
HK\$35,001 - HK\$40,000	HK\$600
HK\$40,001 and above	HK\$1,000

#### b) Cash Incentive for Premier/VIP customer with redeemed loan account from other FI

Total loan balance redeemed from other financial institutions for the customer	Value of Cash Incentive (Shopping Voucher)
HK\$10,000 - HK\$15,000	HK\$300
HK\$15,001 - HK\$20,000	HK\$500
HK\$20,001 - HK\$30,000	HK\$700
HK\$30,001 - HK\$35,000	HK\$900
HK\$35,001 - HK\$40,000	HK\$1,200
HK\$40,001 and above	HK\$1,500

**c) Cash Incentive for customer with fully settled other FI loan account**

Approved loan amount	Value of Cash Incentive (Shopping Voucher)
HK\$10,000 - HK\$15,000	HK\$200
HK\$15,500 - HK\$19,500	HK\$300
HK\$20,000 - HK\$29,500	HK\$400
HK\$30,000 and above	HK\$500

**d) Cash Incentive for customer with fully settled OCW Loan account with the Company**

Approved loan amount	Value of Cash Incentive (Shopping Voucher)
HK\$10,000 - HK\$15,000	HK\$200
HK\$15,500 - HK\$19,500	HK\$300
HK\$20,000 - HK\$29,500	HK\$400
HK\$30,000 and above	HK\$500

**2. Eligible Customers****a) Cash Incentive for Regular Interest Rate customer with redeemed loan account from other FI**

The customer has successfully applied for a loan with our Company, has outstanding loan balance with other financial institution(s), and has successfully transferred the outstanding loan balance to our Company with the loan proceeds from our Company during the promotion period.

**b) Cash Incentive for Premier/VIP customer with redeemed loan account from other FI**

The customer qualifies as Premier/VIP customer and has successfully applied for a loan with our Company, has outstanding loan balance with other financial institution(s), and has successfully transferred the outstanding loan balance to our Company with the loan proceeds from our Company during the promotion period.

**c) Cash Incentive for customer with fully settled other FI loan account**

The customer has successfully applied for a loan with our Company whose last loan account as per CDSL card is from other FI and had been fully settled.

**d) Cash Incentive for customer with fully settled OCW loan account with the Company**

The customer has successfully applied for a reloan with our Company within one month from the full settlement date of previous OCW loan account.

**3. Minimum Repayment of Instalment**

Customer must repay the loan account with our Company for 4 instalments on scheduled due dates of each instalment.

**4. Early Settlement**

If the Customer early settles the loan account before the 4<sup>th</sup> instalment is due and repaid, even within the Cooling-off Period (i.e. 7 calendar days from the loan drawdown date), an additional sum equivalent to the total value of Cash Incentive received as shown in the table above will be added to the settlement sum of the loan account.

If the loan account is refinanced with our Company, the value of Cash Incentive received shall not be added to the settlement sum of the loan account at the time of refinancing.

**5. Approval by Higher Authority**

The above condition can be waived subject to approval from Higher Credit Authority.

**6. 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 receipt and verify that they are in good condition prior to signing the Conditions of Offer.

**7. 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.