

**TERMS AND CONDITIONS FOR PUBLIC FINANCE LIMITED'S
PROMO CODE PROMOTION FOR ONLINE PERSONAL LOAN APPLICATION**

1. The Promo Code Promotion for Online Personal Loan Application (the "Promotion") offered by Public Finance Limited (the "Company") is available from 1-Jun-2026 to 31-Jul-2026, both dates inclusive.
2. Public Finance Personal Loans are only applicable to customers who meet the Company's established credit conditions. This promotion is only applicable to customers who have no Personal Loan record in our Company ("Eligible New Customers").
3. During the promotion period, only Eligible New Customers who submit a personal loan application through the Company's website (www.pfl.com.hk) using the promo code "WC2026" and successfully draw down a loan amount of HK\$50,000 or above on or before 31-Aug-2026 will be entitled to receive HK\$2,000 supermarket vouchers ("Reward"), upon presenting the SMS issued by the Company for this promotion at the time of loan drawdown.
4. Each Eligible New Customers may receive the reward only once during the promotion period and may use it in conjunction with other offers.
5. If Eligible New Customers draw down the loan and fully settle the Personal Loan Account within 7 calendar days from the loan drawdown date, the value of the HK\$2,000 supermarket vouchers will be included in the settlement amount of the loan and payable by the customer.
6. All applicants who submit a Personal Loan application through the Company's website (www.pfl.com.hk) and enter the promo code during the promotion period will receive an SMS notification from the Company regarding this promotion after submitting their loan application.
7. Customers must ensure the mobile number provided during application is accurate. To redeem the vouchers, customers must sign a confirmation on the gift redemption letter. Late redemption will not be accepted. Once the vouchers are issued, it will not be reissued.
8. If a customer provides false, inaccurate, incomplete, or inapplicable information, or has a poor credit record (e.g., failure to repay on time), the Company reserves the right to cancel their eligibility for the reward without further notice. If the customer fails to redeem the vouchers due to incorrect information provided during the application or for any other reason, the Company will not be held liable.
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. The Reward is available on a first-come, first-served basis and while stock last. The Reward is non-transferable, non-returnable and non-exchangeable for alternative gift or cash.
12. The Company reserves the final right to interpret the definition of "Eligible New Customer".
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.

Application and Inquiry Hotline: 2848 1888

Email: customerservice@publicfinance.com.hk

To borrow or not to borrow? Borrow only if you can repay!

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.