

## Instant Gift Promotion for Premier and VIP OCW Loan Customer

### Terms and Conditions

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.

#### Promotion Period:

10 February 2026 until further notice.

#### Instant Gift for Premier and VIP Customer:

For loan amounts shown below with their corresponding Shopping Voucher Value\*

##### Option 1: Shopping Vouchers only

Loan Amount	Shopping Voucher Value
HK\$20,000 – HK\$25,000	HK\$100
HK\$25,500 – HK\$35,000	HK\$200
HK\$35,500 – HK\$40,000	HK\$300
HK\$40,500 – HK\$49,500	HK\$500
HK\$50,000 – Above	HK\$800

##### Option 2: Shopping Vouchers plus Gift Redemption Voucher or Instant Gift

Loan Amount	Shopping Voucher Value	A D D I T I O N A L	Gift Vouchers Selections for Redemption	Instant Gift Promotion Selections
			Premier Customer	VIP Customer
HK\$20,000 - HK\$25,000	HK\$ 50		Siebold Steam Iron or Siebold Bread Toaster or Siebold Mini Blender	<p><b>For Loan Amount of HK\$ 20,000 – HK\$ 35,000</b></p> <p>a) Siebold Hair Dryer or Mili Power Bank or Siebold Steam Iron or Suwon Rice Cooker or Siebold Bluetooth Speaker or Siebold Mini Blender or Siebold Rice Cooker</p> <p><b>For Loan Amount of HK\$ 35,500 – HK\$ 49,500</b></p> <p><i>Selection (a) or (b)</i></p> <p>b) Siebold Speaker Coffee Mug or Siebold Bread Toaster or Suwon Bread Toaster or Soul S-Micro True Wireless Earbuds or Nakamichi True Wireless Earbuds</p>
HK\$25,500 – HK\$35,000	HK\$ 100			
HK\$35,500 – HK\$40,000	HK\$ 150			
HK\$40,500 – HK\$49,500	HK\$ 200			
HK\$50,000 – Above	HK\$ 250			

				<p><b>For Loan Amount of HK\$ 50,000 and above</b>  <i>Selection (a) or (b) or (c)</i>  c) Siebold Wireless Karaoke Speaker or Siebold Air Fryer or Vivo Y19s Smartphone</p>
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\*while stocks last

### Option 3: Instant Gift Item (Samsung Galaxy A17) for VIP Customers Only

Loan Amount	Instant Gift Promotion
	<b>VIP Customer</b>
HK\$50,000 and above	<b>For Loan Amount of HK\$ 50,000 and above</b> <i>Selection (d)</i> d) Samsung Galaxy A17

\*while stocks last

### **Eligible Customers:**

Eligible customers are the OCWL Premier rate customers and VIP rate customers.

Customer must have maintained good repayment record, i.e. no overdue charges in the past 12 months in the existing or last loan account(s) with our Company.

Premier customer with monthly flat rate of 1.69% and interest code of "05" and VIP rate with monthly flat rate of 1.59% and interest code of "07".

### **Minimum Repayment of Instalments:**

Customer must repay the loan account with our Company for a number of instalments on scheduled due dates of each instalment depending on Shopping Voucher Value as shown on table below.

### **Early Settlement:**

If the customer early settles the loan account before the minimum number of 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:

### Option 1: Shopping Vouchers only

Shopping Voucher Value	Minimum Repayment of Instalments	Additional Sum for Early Settlement
HK\$100	3	HK\$100
HK\$200	4	HK\$200
HK\$300	5	HK\$300
HK\$500	6	HK\$500
HK\$800	7	HK\$800

## Option 2: Shopping Vouchers plus Gift Redemption Voucher or Instant Gift

Shopping Voucher Value	Minimum Repayment of Instalments	Additional Sum for Early Settlement
HK\$50	2	HK\$50
HK\$100	3	HK\$100
HK\$150	4	HK\$150
HK\$200	5	HK\$200
HK\$250	5	HK\$250

## Option 3: Instant Gift Item (Samsung Galaxy A17) for VIP Customers Only

Instant Gift Item	Minimum Repayment of Instalments	Additional Sum for Early Settlement
Samsung Galaxy A17	4	HK\$ 1,598

Additional sum for early settlement of Instant Gift is in respective Terms and Conditions for Instant Gift Promotion in Attachment E.

**Refinance Loan:**

If the loan account is refinanced before the minimum number of instalment is due and repaid, an additional sum depending on the Shopping Voucher Value redeemed and Number of Instalment Paid before Refinancing, as shown in the table below, shall be added to the settlement sum of the loan account upon refinancing:

## Option 1 : Shopping Vouchers only

Shopping Voucher Value	Additional sum to be added to the Settlement Sum per Number of Instalment Paid before Refinancing					
	1	2	3	4	5	6
HK\$100	HK\$100	HK\$50				
HK\$200	HK\$200	HK\$100	HK\$50			
HK\$300	HK\$300	HK\$200	HK\$100	HK\$50		
HK\$500	HK\$500	HK\$400	HK\$300	HK\$200	HK\$100	
HK\$800	HK\$800	HK\$700	HK\$600	HK\$500	HK\$400	HK\$300

## Option 2: Shopping Vouchers plus Gift Redemption Voucher or Instant Gift

Shopping Voucher Value	Additional sum to be added to the Settlement Sum per Number of Instalment Paid before Refinancing			
	1	2	3	4
HK\$50	HK\$50			
HK\$100	HK\$100	HK\$50		
HK\$150	HK\$150	HK\$100	HK\$50	
HK\$200	HK\$200	HK\$150	HK\$100	HK\$50
HK\$250	HK\$250	HK\$150	HK\$100	HK\$50

## Option 3: Instant Gift Item (Samsung Galaxy A17) for VIP Customers Only

Number of instalment(s) paid before refinancing	Additional sum to be added to the settlement sum
1	HK\$ 1,598
2	HK\$ 799
3	HK\$ 320
4	HK\$ 96

**Approval by Higher Authority:**

The above conditions can be waived subject to approval from the Head of the OCW Loan Department or a member of the Credit Committee.

**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.

**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.