

Key Facts Statement (KFS) for Instalment Loan

Public Finance Limited (“PFL”)

**Interest-Free Personal Loan
18 August 2026**

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate	Not applicable	0%	
	No interest will be charged during the repayment tenor of the loan. Only Principal is required to be repaid after paying the one-off Administration Charge upfront.			
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	Not applicable	10.03% to 15.68%	10.84% to 17.37%
	An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.			
Annualised Overdue / Default Interest Rate	35.28%			
	An overdue interest of 2.9% per month will be charged on the total monthly repayment amount then overdue which is calculated daily on a simple basis			
	This interest is calculated according to a formula: Overdue instalment amount x 2.9% /30 days a month x No. of days overdue			

Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate specified above	Not applicable	HK\$8,334	HK\$4,167
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate specified above	Not applicable	HK\$100,008	HK\$100,008
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides instalment loans at https://www.pfl.com.hk/en/personal_loan_calculator.aspx .				
Fees and Charges				
Handling Fee	Administrative Charge at 0.4167% or 0.625% on loan amount approved multiply by the loan tenor in months payable upfront			
Late Payment Fee and Charge	HK\$350 per month			
Prepayment / Early Settlement / Redemption Fee	• Commitment Fee*:			
	Early Settlement (Full Settlement) Within		On loan amount approved	
	first 12 instalments		5%	
	13 th to 24 th instalments		4%	
*Commitment Fee shall be charged if the loan is early settled before the last 2 Monthly Instalments are due for repayment as scheduled. No Commitment Fee will be charged if early settled upon refinancing with the Company.				
• Total unpaid instalments amount				

Returned Rejected Charge	Cheque / Autopay	HK\$150 per day <i>(Only applicable to accounts set up on or before 27 March 2023)</i>
Additional Information		
• Extension Fee: Per day interest calculated based on 3.75%/30 days multiply by loan amount approved or loan outstanding		

1. The above information is for reference only. For loan tenor of 18 months, the corresponding APR would be quoted separately.
2. "Offer letter" refers to loan agreement of the Company.
3. For enquiries, please call our Customer Service Hotline at 2848-1888.
4. The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.