

Key Facts Statement (KFS) for Instalment Loan

Public Finance Limited (“PFL”)

Overseas Contract Workers Loan
18 June 2025

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	<p>For a loan amount of HK\$60,000:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>20-month</th> </tr> </thead> <tbody> <tr> <td>Interest rate</td> <td>2.66% p.m. to 3.00% p.m.</td> <td>2.79% p.m. to 3.12% p.m.</td> <td>2.79% p.m. to 3.20% p.m.</td> </tr> </tbody> </table> <p>The Interest Rate is the basic interest rate shown as a percentage of the outstanding loan balance monthly and expressed as monthly reducing rate.</p>				Loan Tenor	6-month	12-month	20-month	Interest rate	2.66% p.m. to 3.00% p.m.	2.79% p.m. to 3.12% p.m.	2.79% p.m. to 3.20% p.m.
Loan Tenor	6-month	12-month	20-month									
Interest rate	2.66% p.m. to 3.00% p.m.	2.79% p.m. to 3.12% p.m.	2.79% p.m. to 3.20% p.m.									
Annualised Percentage Rate (APR)	<p>For a loan amount of HK\$60,000:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>20-month</th> </tr> </thead> <tbody> <tr> <td>APR</td> <td>37.82% to 47.28%</td> <td>39.56% to 47.21%</td> <td>39.42% to 47.66%</td> </tr> </tbody> </table> <p>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.</p>				Loan Tenor	6-month	12-month	20-month	APR	37.82% to 47.28%	39.56% to 47.21%	39.42% to 47.66%
Loan Tenor	6-month	12-month	20-month									
APR	37.82% to 47.28%	39.56% to 47.21%	39.42% to 47.66%									
Annualised Overdue / Default Interest Rate	<p>47.45%</p> <p>An overdue interest of 3.9% per month will be charged on the total monthly repayment amount then overdue which is calculated daily on a simple basis</p> <p>This interest is calculated according to a formula: Overdue instalment amount x 3.9% /30 days a month x No. of days overdue</p>											
Repayment												
Repayment Frequency	This loan requires monthly repayment.											

(KFS_v.202412-OCWL-202506_EN)

Periodic Repayment Amount	For a loan amount of HK\$60,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	20-month
	Periodic repayment amount for the interest rate specified above	HK\$10,951 to HK\$11,076	HK\$5,952 to HK\$6,071	HK\$3,955 to HK\$4,108
Total Repayment Amount	For a loan amount of HK\$60,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	20-month
	Total repayment amount for the interest rate specified above	HK\$65,706 to HK\$66,456	HK\$71,424 to HK\$72,852	HK\$94,920 to HK\$98,592
	<p>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.publicfinance.com.hk/en/overseas_contract_workers_loan_calculator.aspx.</p>			
Fees and Charges				
Handling Fee	HK\$100* or HK\$550 payable upfront *applicable to Premier Rate and VIP customers, conditions apply.			
Late Payment Fee and Charge	Not applicable			
Prepayment / Early Settlement / Redemption Fee	<ul style="list-style-type: none"> Commitment Fee**: 			
	Early Settlement (Full Settlement) Within	On loan amount approved		
	first 12 instalments	5%		
	13 th to 20 th instalments	4%		
	<p>**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.</p>			

	<ul style="list-style-type: none"> • Early Settlement Charge: <table border="1" data-bbox="579 262 1434 871"> <tr> <td data-bbox="579 262 916 365">Within 15 days from loan drawdown date</td> <td data-bbox="916 262 1434 365">Monthly Reducing Rate (“MRR”) / 2 on loan amount approved</td> </tr> <tr> <td data-bbox="579 365 916 495">After 15 days and within one month from loan drawdown date</td> <td data-bbox="916 365 1434 495">One month interest calculated based on MRR multiply by loan amount approved</td> </tr> <tr> <td data-bbox="579 495 916 647">After one month from the loan drawdown date and before the first due date</td> <td data-bbox="916 495 1434 647">Per day interest calculated based on MRR / 30 days multiply by loan amount approved</td> </tr> <tr> <td data-bbox="579 647 916 759">After the first due date and > 7 days preceding the next due date</td> <td data-bbox="916 647 1434 759">Per day interest calculated based on MRR / 30 days multiply by loan outstanding</td> </tr> <tr> <td data-bbox="579 759 916 871">After the first due date and ≤ 7 days preceding the next due date</td> <td data-bbox="916 759 1434 871">One month interest calculated based on MRR multiply by loan outstanding</td> </tr> </table> • Outstanding loan balance is calculated on the basis of reducing balance that it will be reduced by the respective scheduled principal portions of the monthly instalments when repaid. • Refinancing Fee at 5% on outstanding loan balance upon refinancing with the Company (waive for Premier Rate and VIP customers). 	Within 15 days from loan drawdown date	Monthly Reducing Rate (“MRR”) / 2 on loan amount approved	After 15 days and within one month from loan drawdown date	One month interest calculated based on MRR multiply by loan amount approved	After one month from the loan drawdown date and before the first due date	Per day interest calculated based on MRR / 30 days multiply by loan amount approved	After the first due date and > 7 days preceding the next due date	Per day interest calculated based on MRR / 30 days multiply by loan outstanding	After the first due date and ≤ 7 days preceding the next due date	One month interest calculated based on MRR multiply by loan outstanding
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After the first due date and ≤ 7 days preceding the next due date	One month interest calculated based on MRR multiply by loan outstanding										
Returned Cheque / Rejected Autopay Charge	Not applicable										
Additional Information											
<ul style="list-style-type: none"> • Extension Fee: 	Per day interest calculated based on Monthly Reducing Rate/30 days multiply by loan amount approved										

1. The above information is for reference only.
2. “Offer letter” refers to loan agreement of the Company.
3. For enquiries, please call our Customer Service Hotline at 2848-1888.
4. The Indonesian version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Indonesian versions.