

Terms and Condition for OCW Loan Remittance Promotion (the “Promotion”)

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 OCW Loan application under the Promotion.

1. Promotion Period

10 February 2026 until further notice.

2. Eligible Customers

All OCW Loan customers with approved loan with remittance to the Philippines through their loan proceeds.

3. Starbucks Gift Certificate:

Eligible customers may avail the following according to the table below:

Remittance Amount (HKD)	Starbucks Gift Certificate (HKD)
20,100 – 59,900	\$50
3,000 – 20,000	\$25

4. EARLY SETTLEMENT:

If the Customer early settles the OCW Loan account before the 3rd 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 Starbucks Gift Certificate received as shown in the table above will be added to the settlement sum of the OCW Loan account.

If the OCW Loan account is refinanced with our Company, the value of Starbucks Gift Certificate received shall not be added to the settlement sum of the OCW 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.