

Key Facts Statement

Unsecured Overdraft

1 November 2022

Key Facts Statement (KFS) for Revolving Credit Facility

Public Finance Limited

Unsecured Overdraft

1 November 2022

This product is a revolving credit facility. 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 revolving credit facility.		
Interest Rates and Interest Charges		
Annualised Percentage Rate (APR)	Loan Amount	APR
	HK\$ 5,000	34.49%
	HK\$ 20,000	34.49%
	HK\$ 100,000	Prime + 3.5%
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	Not applicable	
Overlimit Interest Rate	Not applicable	
Minimum Payment	5% on outstanding debit balance or HK\$50, whichever is higher	
Fees and Charges		
Handling Fee	1% on the limit approved payable upfront	
Annual Fee / Monthly Fee	1% on the limit approved (for annual renewal)	
Withdrawal Fee / Transaction Fee	Not applicable	
Late Payment Fee and Charge	Surcharge of HK\$50 per month	
Overlimit Handling Fee	Not applicable	
Returned Cheque/ Rejected Autopay Charge	Not applicable	
Lost Card Replacement Fee	Not applicable	
Additional Information		
Not applicable		

1. The above information is for reference only.
2. The HKD Prime Rate is subject to the rate quoted by the Company from time to time.
3. For enquiries, please call our Customer Service Hotline at 2848-1888.
4. If there is any inconsistency or conflict between the English version and the Chinese version, the English version shall prevail.

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