



Standard Fees & Charges (effective from 31 October 2024)

- I. (1) Personal Loan
- a. Handling Charge 1% on loan amount approved
 - b. Extension Fee Per day interest calculated based on Monthly Reducing Rate/30 days multiply by loan amount approved or loan outstanding
 - c. Late Charge Per day interest calculated based on Monthly Late Charge Interest Rate at 2.9%/30 days multiply by late instalment(s)
 - d. Overdue Administration Fee HK\$350 per month
 - e. Early Settlement Charge (full settlement):
 - Within one month from the loan drawdown date One month interest calculated based on Monthly Reducing Rate 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 Early Settlement Rate/30 days multiply by loan amount approved
 - After one month from the loan drawdown date and after the first due date The re-calculated principal of the loan which would have been outstanding on the immediately preceding due date by re-calculating the interest at the Early Settlement Rate from the loan drawdown date plus per day interest accrued on that outstanding principal calculated based on Early Settlement Rate/30 days multiply by the actual number of days from and including the immediately preceding due date up to the date immediately before the date of settlement, or a sum equivalent to 99% of the total sum of monthly instalments not due, whichever is lower
 - f. Commitment Fee* on Early Settlement (full settlement):
 - Within the first 12 instalments 5% on loan amount approved
 - Within 13th to 24th instalments 4% on loan amount approved
 - Within 25th to 36th instalments 3% on loan amount approved
 - Within 37th to 48th instalments 2% on loan amount approved
 - Within 49th to 72nd instalments 1% on loan amount approved*Commitment Fee shall be charged if the loan is early settled before the last 2 Monthly Instalments are due for repayment as scheduled
 - g. Payment Return Fee - Returned cheque / Rejected autopay^ HK\$150 per day
- (2) Interest-Free Personal Loan
- a. Administrative Charge** 0.4167% or 0.625% on loan amount approved multiply by the loan tenor in months
 - b. Extension Fee Per day interest calculated based on 3.75%/30 days multiply by loan amount approved or loan outstanding
 - c. Late Charge Per day interest calculated based on Monthly Late Charge Interest Rate at 2.9%/30 days multiply by late instalment(s)
 - d. Overdue Administration Fee HK\$350 per month
 - e. Early Settlement Charge (full settlement) Total unpaid instalments amount
 - f. Commitment Fee* on Early Settlement (full settlement):
 - Within the first 12 instalments 5% on loan amount approved
 - Within 13th to 24th instalments 4% on loan amount approved*Commitment Fee shall be charged if the loan is early settled before the last 2 Monthly Instalments are due for repayment as scheduled
 - g. Payment Return Fee - Returned cheque / Rejected autopay^ HK\$150 per day
- (3) Residential Flat Owner Loan
- a. Administration Fee for Cancellation of Loan Application HK\$5,000 if customer has signed the Facility Letter
 - b. Extension Fee Per day interest calculated based on Monthly Reducing Rate/30 days multiply by loan amount approved or loan outstanding
 - c. Late Charge Per day interest calculated based on Monthly Late Charge Interest Rate at 2.9%/30 days multiply by late instalment(s)
 - d. Overdue Administration Fee HK\$350 per month
 - e. Handling Fee on Early Settlement (full settlement) HK\$10,000 if the loan is early settled within the first 12 instalments
 - f. Commitment Fee on Early Settlement (full settlement):
 - Within the first 12 instalments 5% on loan amount approved or HK\$5,000, whichever is higher
 - Within 13th to 24th instalments 4% on loan amount approved or HK\$5,000, whichever is higher
 - Within 25th to 36th instalments 3% on loan amount approved or HK\$5,000, whichever is higher
 - Within 37th to 48th instalments 2% on loan amount approved or HK\$5,000, whichever is higher
 - After 48th instalments 1% on loan amount approved or HK\$5,000, whichever is higherNo Commitment Fee shall be charged if the loan is early settled by refinancing with the Company
 - g. Payment Return Fee - Returned cheque / Rejected autopay^ HK\$150 per day
- (4) "My Cash" Revolving Loan
- a. Handling Charge (for new application) Waived
 - b. Annual Handling Charge (for renewal) 1% on loan limit approved
 - c. Monthly Minimum Repayment 3% on outstanding debit balance
 - d. Withdrawal Fee HK\$30 for each withdrawal
 - e. Late Repayment Surcharge 2.9% on monthly minimum repayment
- II. Unsecured Overdraft
- a. Handling Charge (for new application) 1% on overdraft limit approved
 - b. Annual Handling Charge (for renewal) 1% on overdraft limit approved
 - c. Monthly Minimum Repayment 5% on outstanding debit balance or HK\$50, whichever is higher
 - d. Late Repayment Surcharge HK\$50 per month



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III. <u>Fixed Deposit – Photocopy Charge</u>	HK\$10 per copy
IV. <u>Fixed Deposit Pledge Overdraft</u>	No Standard Fee
V. <u>Property Mortgage</u>	
a. Fire Insurance Fee	As arranged
b. Solicitor Fee	As arranged
c. Late Charge	Daily interest calculated based on lending interest rate + 2%/365 days multiply by overdue instalment or HK\$50, whichever is higher
d. Early Settlement Charge:	
i. Residential Property	
- Full settlement within first year	3% on original loan amount
- Full settlement within second year	2% on original loan amount
- Partial repayment > 2 instalments within first 2 years	2% on repayment amount
ii. “Tong Lau”, Village House, Car Park & Commercial Property:	
- Full settlement within first year	3% on original loan amount
- Full settlement within second year	2% on original loan amount
- Full settlement within third year	1% on original loan amount
- Partial repayment > 2 instalments within first 2 years	2% on repayment amount
e. Mortgage Overdraft Annual Fee	0.5% on approved limit
f. Copy of Deed/Document	HK\$200 per set or HK\$10 per page, whichever is lower
g. Change of Loan Tenor / Repayment Amount / other Loan Terms	HK\$1,000 per request
h. Request for Repayment Record or extra copy of Annual Statement	HK\$100 per copy
i. Custody of non-discharged deeds after full loan repayment	HK\$3,000 per property per year
j. Cancellation of Mortgage Application (applicable upon acceptance of loan offer)	HK\$5,000 or 0.15% of loan amount per application, whichever is higher
k. Administration fee for Government Rate and Rent payment	HK\$500 per transaction (per Government request)
VI. <u>Overseas Contract Workers Loan</u>	
a. Handling Charge	HK\$30 / (HK\$30) for loan amount approved of HK\$2,500 or below; HK\$30 / (HK\$50) for loan amount approved of HK\$3,000 - HK\$4,500; HK\$50 / (HK\$80) for loan amount approved of HK\$5,000 - HK\$5,500; HK\$50 / (HK\$100) for loan amount approved of HK\$6,000 - HK\$9,500; HK\$80 / (HK\$100) for loan amount approved of HK\$10,000 - HK\$14,500; HK\$120 / (HK\$100) for loan amount approved of HK\$15,000 - HK\$19,500; HK\$160 / (HK\$100) for loan amount approved of HK\$20,000 - HK\$24,500; HK\$200 / (HK\$100) for loan amount approved of HK\$25,000 - HK\$29,500; HK\$240 / (HK\$100) for loan amount approved of HK\$30,000 - HK\$34,500; HK\$280 / (HK\$100) for loan amount approved of HK\$35,000 - HK\$39,500; HK\$320 / (HK\$100) for loan amount approved of HK\$40,000 - HK\$44,500; HK\$400 / (HK\$100) for loan amount approved of HK\$45,000 - HK\$49,500; HK\$480 / (HK\$100) for loan amount approved of HK\$50,000 - HK\$54,500; HK\$550 / (HK\$100) for loan amount approved of HK\$55,000 - HK\$60,000
(amounts in parentheses are for Premier Rate and VIP Customers only)	
b. Late Charge	Per day interest calculated based on Monthly Late Charge Interest Rate at 3.9%/30 days multiply by late instalment(s)
c. Early Settlement Charge (full settlement):	
- Within 15 days from the loan drawdown date	Monthly Reducing Rate/2 on loan amount approved
- After 15 days and within one month from the loan drawdown date	One month interest calculated based on Monthly Reducing Rate 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 Monthly Reducing Rate/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 Monthly Reducing Rate/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 Monthly Reducing Rate multiply by loan outstanding
d. Extension Fee	Per day interest calculated based on Monthly Reducing Rate/30 days multiply by loan amount approved
e. Commitment Fee* on Early Settlement (full settlement):	
• - Within the first 12 instalments	5% on loan amount approved
• - Within 13 th to 20 th instalments	4% on loan amount approved
	*Commitment Fee shall be charged if the loan is early settled before the last 2 Monthly Instalments are due for repayment as scheduled
f. Refinancing Fee (on Early Settlement by refinancing with the Company) (not applicable to Premier Rate and VIP Customers)	5% on outstanding loan amount (Refinancing Fee shall be charged if the loan is settled before the last 2 Monthly Instalments are for repayment as scheduled)



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g. Outward Remittance (Indonesia)	
i. Outward Remittance	
- Credit to bank account (BCA / Other Bank)	HK\$40 for remittance amount of HK\$200 HK\$30 for remittance amount of HK\$300 - HK\$20,000 HK\$50 for remittance amount of HK\$20,100 - HK\$59,800
- Cash Pick-up (HK\$100 - IDR25Million)	
• BCA, BCA's Agent Banks Counter	HK\$30
• Post Office	HK\$30
ii. Cancellation	HK\$35
iii. Investigation	
- Apply within 6 months after remittance	Free of charge
- Apply over 6 months after remittance	HK\$100
h. Outward Remittance (Philippines)	
i. Outward Remittance	
- Credit to bank account (BDO / Other Bank)	HK\$25 for remittance amount of HK\$200 - HK\$20,000 HK\$30 for remittance amount of HK\$20,100 - HK\$59,800 HK\$30
- Cash Pick-up	
• BDO Branches, BDO Remit Counters inside SM, Rural Banks and other Domestic Partners (Maximum Limit PHP80,000)	
• Cebuana Lhuillier (Maximum Limit PHP50,000)	
• M Lhuillier (Maximum Limit PHP100,000)	
ii. Cancellation	HK\$30
iii. Investigation	
- Apply within 6 months after remittance	Free of charge
- Apply over 6 months after remittance	HK\$100
VII. <u>Hire Purchase / Leasing</u>	
a. Option Fee	HK\$300
b. Insurance Fee	As arranged
c. Early Settlement Handling Fee	30% of unearned interest or HK\$500, whichever is higher
VIII. <u>Taxi Financing</u>	
a. Change of Customer's Name and Specimen Authorized Signature on Agreement after Drawdown	HK\$500
b. Change of Loan Tenor / Repayment Amount / other Loan Terms	HK\$1,000 per request
c. Change of Particulars of Motor Vehicle	HK\$500
d. Duplicate Vehicle Licence	HK\$500
e. Early Settlement Charge	As arranged
f. Handling Fee for Repossession (excluding Charges of Towing Agent)	HK\$1,000
g. Insurance Fee	As arranged
h. Issue Cashier's Order to the Government of HKSAR or Others	HK\$50
i. Licence Renewal for 4 Months	HK\$300
j. Option Fee	HK\$1
k. Replacement of Car Body for Taxi	HK\$1,000
l. Sale of Repossessed Goods	HK\$3,000
m. Transfer of Ownership	HK\$1,000
n. Vehicle Release Handling Fee (for Repossessed Vehicle)	HK\$500
IX. <u>Miscellaneous</u>	
a. Audit Confirmation Fee	HK\$200 per account per year
b. Customer Reference Letter	HK\$200
c. Personal Data Access Request	HK\$200 per request

- Note:
- * No Commitment Fee shall be charged if the loan is early settled upon refinancing with the Company.
 - ** Refer to the respective charge rate applicable on the Personal Loan Agreement.
 - ^ Only applicable to accounts set up on or before 27 March 2023
 - 1. Please be advised that the above standard fees and charges are subject to change. Where applicable, existing customers will be given prior notification of the change.
 - 2. Monthly Reducing Rate is the monthly effective interest rate of the relevant loan amount at the applicable contracted flat rate of interest.

(In the event of any inconsistency between the English and Chinese versions of this Standard Fees & Charges, the English language version shall prevail.)