

SERVICE CHARGES

A. General Services

Item	Charge
Management Fee	0
Minimum Account Balance Requirement (HK\$)	0
Paper Statement	HK\$100 per item

B. Payment Services

B1. Inward payments

Item	Charge
Inward Payment through Faster Payment System (FPS)	0
Inward Payment through Internal transfer	0

B2. Outward payments

Item	Charge
Outward Payment through Faster Payment System (FPS)	0
Outward Payment through Internal transfer	0

C. Business Secured Loan Services

C1. Business Secured Instalment Loan (“BSLI”)

Item	Charge
Prepayment / Early Settlement / Redemption Fee	Within first year of drawdown: 3.0% of the prepaid loan amount plus full amount of cash rebate (if any) After first year of drawdown: Waived
Change of Loan Terms	HK\$ 1,000 per request when you change the repayment account, loan tenor, repayment method or monthly repayment amount

C2. Business Secured Revolving Loan (“BSLR”)

Item	Charge
Handling Fee	An initial set-up fee of up to 3.0% of the initial approved principal amount limit of BSLR, subject to the Bank’s discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.
Annual Fee / Monthly Fee	An annual renewal fee of up to 3.0% of the renewed principal amount limit approved by the Bank, subject to the Bank’s discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.

Change of Loan Terms

HK\$ 1,000 per request when you change the repayment account, loan tenor, repayment method or monthly repayment amount

Effective from 31 July 2024