

## 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. Loan Services

#### C1. Instalment Loan (excluding Business Secured Instalment Loan)

Item	Charge
Handling Fee	An initial set-up fee of up to 1.5% of the initial approved principal amount, subject to the Bank's discretion to rebate part of such fee
Change of Loan Terms	HK\$ 1,000 per item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount)

#### C2. Revolving Loan (excluding Business Secured Revolving Loan)

Item	Charge
Handling Fee	An initial set-up fee of up to 1.5% of the initial approved principal limit amount, subject to the Bank's discretion to rebate part of such fee
Annual Fee / Monthly Fee	1% of the approved principal amount limit of the renewed loan facility
Early Redemption / Prepayment Fee	1% of the total prepayment amount

Change of Loan Terms	HK\$ 1,000 per item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount)
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### **C3. Business Secured Instalment Loan (“BSLI”)**

<b>Item</b>	<b>Charge</b>
Handling Fee	An initial set-up fee of up to 3.0% of the initial approved principal amount of BSLI, subject to the Bank’s discretion to rebate part of such fee
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) Within second year of drawdown: 2.0% of the prepaid loan amount plus full amount of cash rebate (if any) Within third year of drawdown: 1.0% of the prepaid loan amount plus full amount of cash rebate (if any) After third year of drawdown: Waived
Change of Loan Terms	HK\$ 1,000 per item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount)

### **C4. Business Secured Revolving Loan (“BSLR”)**

<b>Item</b>	<b>Charge</b>
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 item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount)

### **C5. Business Secured Revolving Loan - Taxi License (“TLR”)**

<b>Item</b>	<b>Charge</b>
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 item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount)

### **C6. Cross Border e-Commerce Revolving Loan (“CCRL”)**

Item	Charge
Handling Fee	An initial set-up fee of up to 1.0% 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.
Annual Fee / Monthly Fee	An annual renewal fee of up to 1.0% 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.
Change of Loan Terms	US\$ 200 per item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount)

Effective from 18 December 2024