

Effective from 16th September, 2011

Fees and Charges of Loan Services

Mortgage Loan Services

Item	Charges / Details
Handling Charge ¹	0.5% of loan amount (Subject to a minimum of HKD1,000.00)
Custody of Non-discharged Deeds after Full Repayment	HKD500.00 per year
Lease Consent Letter on Charged Property	HKD1,000.00 per letter (plus legal cost, if any)
Fee for Full/Partial Principal Repayment (less than 1 month's prior notice)	Base on repayment amount to charge 1-month interest calculating from prepayment date
Re-issuance of Notice for Repayment Schedule	HKD100.00 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HKD80.00 per copy
Confirmation of Mortgaged Property and Account Balance	HKD200.00 per copy (HKD20.00 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage/Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority/Government	HKD100.00 per copy
Change of Mortgage Term ¹ (e.g. Repayment amount, tenor, mortgage scheme ² , mortgagor, guarantor and the like)	HKD1,000.00 per item
Change of Mortgage Scheme from "All-You-Want" Mortgage Scheme/"Smart" Mortgage Scheme to other mortgage scheme (or vice versa)	HKD2,000.00 for each application
Copy of Deed/Document	HKD180.00 per Property Title Deed; HKD50.00 per page for other documents
Administration Fee for Late Payment ¹	HKD500.00 for each overdue repayment (plus legal cost, if any)
Handling Fee for Government Rate/management Fee Payment ¹	HKD500.00 for each time

Other Loan Services (Personal Customer)³

Item		Charges / Details	
Secured Loans	Fixed Deposit	Handling Charge	0.125% of loan amount (Subject to a minimum of HKD250.00)
		Renewal Fee	0.125% of loan amount (Subject to a minimum of HKD250.00)
		Registration of general documents	HKD500.00 for each
		Deregistration of charges	HKD350.00 for each
	Property , Gold & Silver, Securities , Cheque , Postdated Cheque, Guaranteed/Capital Preservation Fund	Handling Charge	0.5% of loan amount (Subject to a minimum of HKD1,000.00)
		Renewal Fee	0.25% of loan amount (Subject to a minimum of HKD500.00)

Other Loan Services (Personal Customer)

Item		Charges / Details
Unsecured Loans	Handling Charge	0.5% of loan amount (Subject to a minimum of HKD1,000.00)
	Renewal Fee	0.25% of loan amount (Subject to a minimum of HKD500.00)
Letter of Guarantee	Handling Charge	0.5% of loan amount (Subject to a minimum of HKD1,000.00)
	Renewal Fee	0.25% of loan amount (Subject to a minimum of HKD500.00)
	Guarantee Issuance Fee	1/8% of guarantee amount (calculated on a monthly basis, rounded to 1 month if less than 30 days) Minimum charge for standard guarantee letter (including water, electricity and gas) is HKD200.00, while other guarantee is HKD450.00
Commitment /Arrangement Fee for Overdraft Limit		0.5% p.a. on undrawn overdraft limit (calculated on a daily basis).
Administration Fee for Late Payment		HKD500.00 for each overdue repayment (plus legal cost, if any)
Copy of Deed/Document		HKD180.00 per Property Title Deed; HKD50.00 per page for other documents
Change of Repayment (e.g. Repayment amount, tenor, guarantor and the like)		HKD500.00 per item

Remarks:

- Not applicable to customers of Home Ownership Scheme and Tenant Purchase Scheme.
 - For the change of mortgage scheme involving "All-You-Want" Mortgage Scheme/"Smart" Mortgage Scheme, please refer to the relevant service fee items.
 - For the loan services(Personal Customer) involving " Lease Consent Letter on Charged Property " /" Fee for Full/Partial Principal Repayment (less than 1 month's prior notice)"/" Handling Fee for Government Rate/management Fee Payment", please refer to the relevant fee items of the above "Mortgage Loan Services" table.
- Other Charges may apply, please contact our staff for details.
 - We reserve the right to amend the service charges.