

Effective from 21<sup>st</sup> June 2021

## Fees and Charges of Loan Services

### Mortgage Loan Services

Item	Charges / Details
Handling Charge <sup>1</sup>	0.5% of loan amount (Subject to a minimum of HKD1,000.00)
Cancellation Fee of Mortgage Loan Application (Applicable after the acceptance of Loan Facility Letter)	HKD4,000.00 for each time
Custody of Non-discharged Deeds after Full Repayment	HKD3,000.00 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	HKD100.00 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 <sup>1</sup> (e.g. Repayment amount, tenor, mortgage scheme <sup>2</sup> , mortgagor, guarantor and the like)	HKD1,000.00 per item

Item	Charges / Details
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
Provision of duplicate copy of deeds/Documents	HKD200.00 per Property Title Deed; HKD50.00 per page for other documents
Administration Fee for Late Payment <sup>1</sup>	HKD500.00 for each overdue repayment (plus legal cost, if any)
Handling Fee for Government Rate/management Fee Payment <sup>1</sup>	HKD500.00 for each time
Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)	HKD1,000.00 for each time

### Other Loan Services (Personal Customer) <sup>3</sup>

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)
	Property, Gold & Silver, Cheque, Postdated Cheque, Securities and Life Insurance Policies	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)<sup>3</sup>**

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)
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)
Provision of duplicate 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:**

1. Not applicable to customers of Home Ownership Scheme and Tenant Purchase Scheme.
  2. For the change of mortgage scheme involving "All-You-Want" Mortgage Scheme/"Smart" Mortgage Scheme, please refer to the relevant service fee items.
  3. For loan services/products secured by property located at Hong Kong, please refer to the relevant fee items of the above "Mortgage Loan Services" table except "Handling Charge", "Renewal Fee" and "Commitment /Arrangement Fee for Overdraft Limit".
  4. The above charges are subject to revision from time to time.
- Other Charges may apply, please contact our staff for details.
  - For charges of individual loan services/products requested by customers not listed in this schedule, please refer to the corresponding Key Facts Statement (KFS), Terms or contact our staff for details.
  - We reserve the right to amend the service charges.

**Nanyang Commercial Bank, Limited**