



PUBLIC BANK (HONG KONG)

大眾銀行 (香港)

(A subsidiary of Public Bank Berhad, Malaysia 馬來西亞大眾銀行附屬公司)

Handling Charges for Hire Purchase & Leasing Department

1. VRD Processing work other than licence renewal	HKD500.00
2. Repayment Schedule	HKD150.00
3. Audit Confirmation	HKD350.00
4. Credit Checking Reference	HKD300.00
5. Customer reference letter	HKD300.00
6. Copying fee (per page)	HKD20.00
7. Option Fee - HP / Lease	HKD500.00
8. Partial repayment for Taxi / PLB	HKD1,000.00
9. Licence renewal for 4 months	HKD300.00
10. Late Charges	
a/. HP / Lease loan	36%p.a.
b/. Taxi / PLB HP Loan	24%p.a.
c/. Stocking loan	P+8%p.a.
(min. charges HKD100.00)	
11. Handling Fee for repossession (Excluding charges of towing agent)	HKD500.00
12. Handling Fee for apply China Permit (After loan drawdown)	HKD2,000.00
13. Request for change 3 rd Party Insurance Coverage (After loan drawdown)	HKD2,000.00
14. HP/Lease Early Redemption Fee*	
- 3 outstanding instalments or less	HKD300.00
- Over 3 outstanding instalments for each remaining year	HKD600.00

The above Handling charges is effective from 1 July 2013

* For early redemption, interest rebate will be calculated as according to Rule of 78.

The company reserves the right to change the above terms without prior notice. Details of charges not shown above are available in loan agreement.

In case of any difference between English and the Chinese version of this schedule, the English version shall prevail for all purposes.