

HIRE PURCHASE & LEASE FINANCE SERVICES FEE SCHEDULE

ITEM DESCRIPTION	CHARGE
1. VRD Processing work other than licence renewal	HK\$500
2. Repayment Schedule	HK\$150
3. Audit Confirmation	HK\$350
4. Credit Checking Reference	HK\$300
5. Customer reference letter	HK\$300
6. Copying fee (per page)	HK\$20
7. Option Fee - HP / Lease	HK\$500
8. Licence renewal for 4 months	HK\$300
9. Late Charges	
a. HP / Lease loan	36% p.a.
b. Stocking loan (min. charges HKD100.00)	P+8% p.a.
10. Handling Fee for repossession (Excluding charges of towing agent)	HK\$500
11. Handling Fee for apply China Permit (After loan drawdown)	HK\$2,000
12. Request for change 3 rd Party Insurance Coverage (After loan drawdown)	HK\$2,000
13. HP/Lease Early Redemption Fee	*3 outstanding instalments or less :HK\$300 *Over 3 outstanding instalments : HKD600 for each remaining year

- With effect from 1 July 2009, until further notice.
- Our Bank reserves the right to revise the charges of and introduce new items to this schedule.
- For details or other service charges, please refer to the respective departments or any of our branches.
- In case of any difference between the English and the Chinese version of this schedule, the English version shall prevail for all purposes.