

Service Charges for Hire Purchase & Lease Finance

1. VRD Processing work other than licence renewal	HKD500
2. Repayment Schedule	HKD150
3. Audit Confirmation	HKD350
4. Credit Checking Reference	HKD300
5. Customer reference letter	HKD300
6. Copying fee	HKD50 per page
7. Option Fee – HP / Lease	Please refer to your loan documents
8. Partial repayment for Taxi / PLB	HKD1,000
9. Licence renewal for 4 months	HKD500
10. Special Arrangement for Handling Matters	HKD500
11. Late Charges - HP / Lease loan - Taxi / PLB HP loan - Stocking loan	36%p.a. on overdue amount 24%p.a. on overdue amount P+8%p.a. on overdue amount (min. HKD500)
12. Handling Fee for apply China Permit (After loan drawdown)	HKD5,000
13. Request for change of 3 rd Party Insurance Coverage (After loan drawdown)	HKD2,000
14. Early Redemption Fee* (a) Taxi / PLB HP loan (b) HP / Lease loan • For loan drawdown effective on or before 31 December 2022 - 3 outstanding instalments or less - Over 3 outstanding instalments • For loan drawdown effective on or after 1 January 2023 - 12 outstanding instalment or less - Over 12 outstanding instalments	As stated in loan agreement HKD300 HKD600 for each remaining year HKD1,000 HKD1,500
15. Interest Charges for Early Redemption* for HP / Lease	50% of total amount of the interest for the remaining instalments

The above Service Charges are effective from 1 July 2026.

***Interest Charges for Early Redemption for HP / Lease is calculated according to Rule of 78.**

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

The Chinese translation of this schedule is provided for reference only and English version shall prevail for all purposes in the event of any inconsistency with the Chinese version.