

Items 項目	Nature of Services 服務項目	Fee / Charges (in HKD or its equivalent, unless specified) 服務收費 (港元或其相等, 已指定除外)
<b>1.</b>	<b>Particulars of Application (per contract) 申請事項 (每份合約)</b>	
1.1	Contract with Cross-Border Collateral 合約之抵押品放置香港以外之地方	\$2,000
1.2	Transfer of Ownership (not applicable to Mortgage related contract) 轉名續供合約 (不適用於物業按揭有關之合約)	\$2,000 plus last 3 prepaid rents 預付 3 期末期租金另加\$2,000
1.3	Change of Payment Due Date 更改還款日	\$2,000 (plus additional interest, if applicable) (另加應付利息, 如適用)
1.4	Change of Repayment Amount 更改還款金額	\$2,000 (free for Mortgage Loan and/or Japan Property Mortgage Loan if partial principal repayment is to be made also) (如物業按揭貸款及/或房地產融資-日本地區同時安排部份本金還款則豁免)
1.5	Change of Repayment Term (reduction or extension) 更改還款年期 (縮短或延長)	\$2,000 (free for Mortgage Loan and/or Japan Property Mortgage Loan if partial principal repayment is to be made also) (如物業按揭貸款及/或房地產融資-日本地區同時安排部份本金還款則豁免)
1.6	Change of Loan Particulars 更改供款細節	\$2,000
1.7	Re-issue of Repayment Schedule for detailed breakdown of principal and interest 重發供款本息明細表	\$300
1.8	Repayment History or Confirmation Letter for Loan Particulars 還款紀錄或供款證明信件	\$300
<b>2.</b>	<b>Option Price (per contract) 選擇權付款 (每份合約)</b>	
2.1	Option Price for HP Agreement 租購協議之選擇購買權之款額	\$800
2.2	Option Price for Lease Agreement 租賃協議之選擇購買權之款額	\$800
<b>3.</b>	<b>Overdue Interest Rate 逾期還款利率</b>	
3.1	Overdue Amount 逾期還款之款額	3% per month (calculated on daily basis) (for contract with effective from February 2, 2004) 3% 月息 (每日計算) (由 2004 年 2 月 2 日起生效之合約)
<b>4.</b>	<b>Early Settlement Fee (not applicable to Vehicle Stocking Loan) 提前解約費用 (不適用於汽車短期合約)</b>	
4.1	Floating Rate Agreement – before the date of the 18 <sup>th</sup> rent instalment (not applicable to Mortgage Loan and/or Japan Property Mortgage Loan) 浮息合約 – 如果該解約在第十八期分期租款的日期或之前發生 (不適用於物業按揭貸款及/或房地產融資-日本地區)	a handling fee of \$2,000 plus 2 months interest on the unpaid principal element of all rent instalments which are still to fall due 所有未到期分期租款未付的本金部份的兩個月利息另加手續費\$2,000
4.2	Floating Rate Agreement – after the date of the 18 <sup>th</sup> rent instalment (not applicable to Mortgage Loan and/or Japan Property Mortgage Loan) 浮息合約 – 如果該解約在第十八期分期租款的日期之後發生 (不適用於物業按揭貸款及/或房地產融資-日本地區)	a handling fee of \$2,000 plus 1 month interest on the unpaid principal element of all rent instalments which are still to fall due 所有未到期分期租款未付的本金部份的一個月利息另加手續費\$2,000
4.3	Flat Rate Agreement – before the date of the 18 <sup>th</sup> rent instalment 平息合約 – 如果該解約在第十八期分期租款的日期或之前發生	a handling fee in an amount equal to 1% of the remaining rent instalments which are still to fall due or \$2,000, whichever is higher plus 35% of the Relevant amount (see <b>Note 1</b> ) 有關數額(見附註 1)的 35% 另加手續費相等於剩餘應付但未到期的分期租款的 1% 或 \$2,000, 以較高者為準

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4.4	Flat Rate Agreement – between the date of the 19 <sup>th</sup> rent instalment and the date of the 36 <sup>th</sup> rent instalment 平息合約 – 如果該解約在第十九期與第三十六期分期租款的日期內發生	a handling fee in an amount equal to 1% of the remaining rent instalments which are still to fall due or \$2,000, whichever is higher plus 25% of the Relevant amount (see <b>Note 1</b> ) 有關數額(見附註 1)的 25% 另加手續費相等於剩餘應付但未到期的分期租款的 1% 或 \$2,000, 以較高者為準
4.5	Flat Rate Agreement – after the date of the 36 <sup>th</sup> rent instalment 平息合約 – 如果該解約在第三十六期分期租款的日期後發生	a handling fee in an amount equal to 1% of the remaining rent instalments which are still to fall due or \$2,000, whichever is higher plus 15% of the Relevant amount (see <b>Note 1</b> ) 有關數額(見附註 1)的 15% 另加手續費相等於剩餘應付但未到期的分期租款的 1% 或 \$2,000, 以較高者為準
4.6	Mortgage Loan – within the first year from the date of loan advance 物業按揭貸款 – 如果該解約在貸款提取日期起第一年之內發生	2% of original loan amount (min. \$2,000) 原本貸款額之 2% (最少 \$2,000)
4.7	Mortgage Loan – after the first year but within the second year from the date of loan advance 物業按揭貸款 – 如果該解約在貸款提取日期起第一年之後但在貸款提取日期起第二年之內發生	1% of original loan amount (min. 2,000) 原本貸款額之 1% (最少 \$2,000)
4.8	Mortgage Loan – within or after the third year from the date of loan advance 物業按揭貸款 – 如果該解約在貸款提取日期起第三年之內或之後發生	Free of charge 免費
4.9	Japan Property Mortgage Loan – within the first year from the date of loan advance 房地產融資 – 日本地區 – 如果該解約在貸款提取日期起第一年之內發生	2% of original loan amount (min. JPY30,000) 原本貸款額之 2% (最少日元 30,000)
4.10	Japan Property Mortgage Loan – after the first year but within the second year from the date of loan advance 房地產融資 – 日本地區 – 如果該解約在貸款提取日期起第一年之後但在貸款提取日期起第二年之內發生	1% of original loan amount (min. JPY30,000) 原本貸款額之 1% (最少日元 30,000)
4.11	Japan Property Mortgage Loan – within or after the third year from the date of loan advance 房地產融資 – 日本地區 – 如果該解約在貸款提取日期起第三年之內或之後發生	Free of charge 免費
<b>5.</b>	<b>Charges on Vehicle Stocking Loan – for Vehicle Dealers only</b> <b>汽車短期合約收費 – 只適用於汽車經銷商</b>	
5.1	Loan Termination without new loan referral 終止合約而未有新合約轉介	\$500 (HKD Vehicle Stocking Loan) or JPY6,500 (JPY Vehicle Stocking Loan) \$500 (港元汽車短期合約) 或 日元 6,500 (日元汽車短期合約)
5.2	Minimum Interest Payment 最少利息付款額	\$500 (HKD Vehicle Stocking Loan) or JPY6,500 (JPY Vehicle Stocking Loan) \$500 (港元汽車短期合約) 或 日元 6,500 (日元汽車短期合約)
<b>6.</b>	<b>L/C Handling Charges</b> <b>信用證手續費</b>	
6.1	L/C Opening Fee (per 6 months – 180 days) 開信用證之收費 (每 6 個月 – 180 天)	0.25% on whole L/C amount (min. \$500) 信用證款額的 0.25% (最少 \$500)
6.2	Commission in Lieu of Exchange / HKD Bills Commission 代替貨幣兌換之佣金 (代匯水) (如以信用證相同之貨幣作為結算)	0.25% on Bill amount (min. \$500) 票據款額的 0.25% (最少 \$500)
6.3	Usance Commission (per month) 遠期信用證之收費 (每 1 個月)	0.0625% on Bill amount (min. \$500) 票據款額的 0.0625% (最少 \$500)
6.4	Cable Charges – L/C Opening 電報收費 – 開信用證	\$500 (up to 4 pages, \$300 (per page) for additional pages) (只限於 4 頁, 額外頁數(每頁) 多收 \$300)

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6.5	Cable Charges – other than L/C Opening 電報收費 – 除開信用證外	\$300 (up to 2 pages, \$300 (max. 2 pages) for additional pages) (只限於 2 頁, 額外頁數(最多 2 頁)多收\$300)
6.6	Postage / Courier Charges (for Local L/C only – per transaction) 郵資 / 速遞收費 (只限於本地之信用證 – 每項交易)	\$100
6.7	Amendment Fee for Increasing of L/C Amount (per 6 months – 180 days, exclude related cable / postage charges) 增加信用證總額之修改收費 (每 6 個月 – 180 天, 不包括有關修改之電報 / 郵資收費)	0.25% on increased amount (min. \$500) 增加之款額的 0.25% (最少\$500)
6.8	Amendment Fee for Extension of L/C Period (from L/C Opening Date – exclude related cable / postage charges) 延長有效日期之修改收費 (在開信用證日期起計 – 不包括有關修改之電報 / 郵資收費)	\$500 if within the 6 months (180 days) period, same as L/C Opening Fee if beyond the 6 months (180 days) period 如在 6 個月(180 天) 以內收取\$500, 如在 6 個月(180 天)以外收取與開信用證相同之收費
6.9	Amendment Fee – other than Amount Increase and Extend Period (exclude related cable/postage charges – per amendment) 修改收費 – 增加信用證總額及延長有效日期除外 (不包括有關修改之電報或郵資收費 – 每一修改)	\$500
6.10	Shipping Guarantee (per transaction) 擔保提貨之收費 (每項交易)	\$500
6.11	L/C Overdrawn Commission 信用證款額透支之收費	Same as L/C Opening Fee on overdrawn portion 按透支款額收取與開信用證相同之收費
6.12	Discrepancy Fee, if for the account of the applicant (discrepant documents drawn against the issuance of L/C – include related cable/postage charges) 如由申請人支付不符點之收費 (與已開立之信用證有不符之文件 – 已包括有關修改之電報或郵資收費)	\$800
6.13	Verification of Signature (from L/C Opening Bank – per transaction) 核實印鑑(由開立信用證之銀行簽發 – 每項交易)	\$150
6.14	T/T Reimbursement Claims, if for the account of the applicant 如由申請人支付電報求償之收費	\$800
6.15	Return L/C documents with discrepancy (including Handling Commission, Cable Charges and Courier Charges) 退回信用證項下有不符點之文件 (已包括手續費, 電報收費及快遞費用)	\$1,000
7.	<b>Photocopy Charges (per copy) 影印副本費用 (每份影印本)</b>	
7.1	Vehicle Registration Document 汽車登記文件(牌簿)	\$100
7.2	Vessel Registration Document 船隻登記文件(牌簿)	\$100
7.3	Loan Agreement / Facility Letter 貸款協議書 / 貸款確認函	\$300
7.4	Insurance Policy 保險單	\$300
7.5	Mortgage / Legal Charge / Assignment / Other charging deeds 物業按揭契約 / 樓契 / 其他押記契約	\$500
7.6	Copy of other document (per sheet) 其他文件影印 (每張)	\$50
7.7	Certification of documents 文件之證明	\$300

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<b>8.</b>	<b>Vehicle 汽車</b>	
8.1	License Renewal for 4 months (per renewal) 續 4 個月之行車証 (每續牌)	\$300
8.2	Duplicate License 補領行車証	\$300
8.3	Change Particulars 更改汽車細節	\$300
8.4	Retain / Assign Vehicle Registration Mark 保留 / 更換汽車登記號碼	\$500
8.5	Change the insurance coverage from Comprehensive to Third Party 更改全保保險為三保保險	\$2,000
8.6	Temporary release of original Vehicle Registration Document for applying the closed road permit to PRC 借出牌簿作申請過境車輛封閉道路通行許可證往中國內地	\$2,000
8.7	Vehicle Registration Document copy for applying the closed road permit to PRC 領取牌簿副本作申請過境車輛封閉道路通行許可證往中國內地	\$500 (not applicable if the request is made within 3 months from loan effective date) (合約生效日期 3 個月內申請不適用)
8.8	Delivery of license document - by registered mail or Courier Services (Local delivery only) 以掛號或快遞服務 (只適用於本地遞送) 收取行車証	\$50
8.9	Special arrangement to Transport Department for handling license matters 特別安排往運輸處辦理牌照事項	\$500
<b>9.</b>	<b>Vessel 船隻</b>	
9.1	Duplicate Operating License 補領行船証	\$300
9.2	Change Particulars 更改船隻細節	\$300
9.3	Special arrangement to Marine Department for handling license matters 特別安排往海事處辦理牌照事項	\$500
9.4	Delivery of license document - by registered mail or Courier Services (Local delivery only) 以掛號或快遞服務 (只適用於本地遞送) 收取行船証	\$50
9.5	Re-issue of Discharge Letter (addressed to Marine Department) 重發註銷押記之文件 (註明由海事處收件)	\$300
<b>10.</b>	<b>Mortgage Loan 物業按揭貸款</b>	
10.1	Loan Certificate (per confirmation) 按揭貸款證明 (每份證明)	\$300
10.2	Partial Prepayment – within the first year from the date of loan advance (per request) 提前償還部份貸款 – 如果在貸款提取日期起第一年之內發生 (每項申請)	2% of prepaid amount (min. \$2,000) 提前償還款項之 2% (最少\$2,000)
10.3	Partial Prepayment – after the first year but within the second year from the date of loan advance (per request) 提前償還部份貸款 – 如果在貸款提取日期起第一年之後但在貸款提取日期起第二年之內發生 (每項申請)	1% of prepaid amount (min. \$2,000) 提前償還款項之 1% (最少\$2,000)

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10.4	Partial Prepayment – within or after the third year from the date of loan advance (per request) 提前償還部份貸款 – 如果在貸款提取日期起第三年之內或之後發生 (每項申請)	\$2,000
10.5	Interest Rate Reduction (per contract) 申請調低按揭利率(每份合約)	\$2,000
10.6	The insured amount is based on the cost of reinstating the pledged property 以抵押物業恢復原狀所需之費用作為保額的基準	\$2,000 per year per property (included the annual valuation fee) 每年每物業\$2,000 (已包括每年之估價費用)  Note: handling fee for the first year would be exempted if this request is arranged upon loan application 附註：如在貸款申請同時安排此請求則首年之手續費可豁免
10.7	Non-Discharged Title Deeds Storage Fee 尚未辦理押記註銷之契據保管費用	\$300 per month (applicable only to full settled contract) 每月\$300 (只適用於已清還之合約)
<b>11</b>	<b>Japan Property Mortgage Loan (房地產融資-日本地區)</b>	
11.1	Handling Fee 手續費	2% on finance amount 信貸額的 2%
11.2	Partial Prepayment – within the first year from the date of loan advance (per request) 提前償還部份貸款 – 如果在貸款提取日期起第一年之內發生 (每項申請)	2% of prepaid amount (min. JPY30,000) 提前償還款項之 2% (最少日元 30,000)
11.3	Partial Prepayment – after the first year but within the second year from the date of loan advance (per request) 提前償還部份貸款 – 如果在貸款提取日期起第一年之後但在貸款提取日期起第二年之內發生 (每項申請)	1% of prepaid amount (min. JPY30,000) 提前償還款項之 1% (最少日元 30,000)
11.4	Partial Prepayment – after the second year from the date of loan advance (per request) 提前償還部份貸款 – 如果該解約在貸款提取日期起第三年之內或之後發生(每項申請)	JPY30,000 日元 30,000
11.5	Discharge Handling Fee 押記註銷之手續費	JPY50,000 日元 50,000
<b>12</b>	<b>Collateral (per contract) 抵押品 (每份合約)</b>	
12.1	Re-location of goods/collaterals (exempted if the re-location is arranged within Hong Kong) 更改貨品/抵押品之放置地點(如更改放置地點是安排在香港境內之地方則豁免)	\$2,000 (per application) (每項申請)
12.2	Application for Change of Collateral 申請更改抵押品	\$2,000
<b>13.</b>	<b>Re-issue Monthly Statement / Debit Note / Official Receipt / Settlement Advice (per contract) 重發月結單 / 付款通知書 / 收據 / 清繳通知書 (每份合約)</b>	
13.1	For period over 1 month 超過 1 個月或以上	\$200
13.2	For period within 1 month 1 個月內	Free of charge 免費
<b>14.</b>	<b>Payment Services / Balance Refund (per transaction) 支付服務 / 餘額退款 (每項交易)</b>	
14.1	Via Electronic Payment to account held with Bank of China (HK) Ltd or Standard Chartered Bank (HK) Ltd 透過電子付款到中國銀行(香港)有限公司或渣打銀行(香港)有限公司之戶口	Free of charge 免費
14.2	Via Electronic Payment to account held with the bank other than Bank of China (HK) Ltd or Standard Chartered Bank (HK) Ltd 透過電子付款到非中國銀行(香港)有限公司或非渣打銀行(香港)有限公司之戶口	\$70

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14.3	Via Cheque 透過支票支付	Free of charge 免費
14.4	Via Cashier's Order 透過銀行本票支付	\$100
14.5	Via Telegraphic Transfer to account held with local banks and/or overseas banks 透過電匯到本地銀行及/或海外銀行之戶口  Note: the bank charges of the correspondent bank and/or beneficiary bank shall be re-charged by our company at bank cost if such charges is to be paid by the remitter 附註：如代理銀行及/或收款銀行之銀行收費由匯款人負責支付，則本公司將另外收取該銀行收費	\$200 (only applicable to CHATS for HKD / USD / EUR / RMB to account held with local banks) (只適用於 CHATS 港元 / 美元 / 歐元 / 人民幣到本地銀行之戶口)  \$400 (applicable to other currencies to account held with local banks and/or any currencies to account held with overseas banks) (適用於其他幣值到本地銀行之戶口及/或任何幣值到海外銀行之戶口)
<b>15.</b>	<b>Cheque Returned / Autopay Returned (any reason)</b> <b>支票退票 / 自動轉賬退回 (任何原因)</b>	
15.1	Per Transaction 每項交易	\$150
<b>16.</b>	<b>Audit Confirmation</b> <b>核數證明</b>	
16.1	Per confirmation 每份證明	\$380
<b>17.</b>	<b>Credit Information Checking</b> <b>信貸資料查詢報告</b>	
17.1	Per Request 每項申請	\$500
<b>18.</b>	<b>Re-issue Personal Data confirmation (PDPO) – Confirmation Letter</b> <b>重發個人資料(私隱)條例資料覆核 – 覆核信件</b>	
18.1	Per Confirmation 每份證明	\$500
<b>19.</b>	<b>Cash Repayment (per transaction)</b> <b>現金還款 (每項交易)</b>	
19.1	USD / JPY / RMB 美元 / 日元 / 人民幣	0.3% of the transaction amount (min. charge of RMB100 for Cash Repayment on RMB) 交易款項的 0.3% (人民幣現金還款最低收費為人民幣 100 元)  Note: Our company reserves the rights to levy an extra charge for the deposit of bulk currency notes 附註：本公司保留權利對大額現鈔存款徵收額外費用
<b>20.</b>	<b>Others (per transaction)</b> <b>其他服務 (每項交易)</b>	
20.1	Cancellation of Cashier's Order 註銷銀行本票	\$150
20.2	Loss of Cashier's Order 掛失銀行本票	\$500
20.3	Stop Cheque Payment Instruction 停止支付支票	\$150

**Note 1** "Relevant amount" means the interest element of all remaining rent instalments which are still to fall due (as determined by us) calculated on the basis of the formula known as "Rule 78".

**附註 1** "有關數額" 是指為所有剩餘應付但未到期的分期租款 (此金額由本公司決定) 以 "Rule of 78" 方程式為基準計算出來的利息部份。

**Note 2** The fees and charges as stipulated under the particular loan agreement and/or its supplement(s), if applicable, shall override the fees and charges as listed above.

**附註 2** 個別的貸款協議書及/或其補充文件所規定的收費將取代上述所列之收費，如適用。

Please note that the fees and charges as listed above may subject to change.

請注意上述所列的收費可被修改。