

OCBC Wing Hang Credit Limited**華僑永亨信用財務有限公司**

SERVICE CHARGE TABLE (effective from Apr 1, 2018)

CREDIT FACILITIES**PERSONAL LOAN**

Handling Fee	Based on loan agreement
Late Charge (per each default)	HK\$200
Overdue Interest Rate	Based on loan agreement
Early Settlement Penalty	Based on loan agreement

TAX LOAN

Handling Fee	Based on loan agreement
Late Charge (per each default)	HK\$200
Overdue Interest Rate	Based on loan agreement
Early Settlement Penalty	Based on loan agreement

HIRE PURCHASE / LEASE

Handling Fee for vehicle refinancing	1% of loan amount or HK\$1,000 (whichever is higher)
Late Charge (per each default)	HK\$200
Overdue Interest Rate	Monthly effective rate plus 0.875% on outstanding instalment amount calculated on a daily basis*or HK\$50 (whichever is higher)
Early Settlement Penalty	Based on loan agreement
Administration Fee for Renewing Vehicle License (per account)	
- Annual Renewal	Free of charge (exclusive of government charge)
- 4 months renewal (regular batch processing- 3 working days turnaround)	HK\$500 per time (exclusive of government charge)
Special trip to Transport Department	HK\$500 per time (exclusive of government charge)
Certified True Copy of Vehicle Registration Document	HK\$100 per copy
Copy of Insurance Policy	HK\$100 per copy
Retain License	HK\$500 per time (exclusive of government charge)
Assigning License	HK\$500 per time (exclusive of government charge)
Duplicate License	HK\$300 per time (exclusive of government charge)
Cashier Order Issuance	HK\$500 per cashier order
Company / Personal Repayment History	HK\$200 per set
Option Fee	Based on loan agreement
Assignment	HK\$3,000 (exclusive of government charge)
Change of Vehicle Particulars	HK\$300 per time
Change Insurance Coverage to 3rd Party	HK\$1,500 per time
Towing & Repossession Fee (per each four-wheel private car)	Not less than HK\$1,500
Towing Agency Handling Fee (per each four-wheel private car)	Not less than HK\$700
Daily Storage Charge for Repossessed Vehicle (per each four-wheel private car)	Not less than HK\$150
Nomination (Cross-border vehicle)	HK\$3,000 per agreement

INTEREST-FREE INSTALMENT LOAN

Late Charge (per each default)	HK\$150
Overdue Interest Rate	Based on application form

*Interest is calculated commencing from (and inclusive of) the due date until the date of actual repayment of such outstanding instalment

Remarks: 1. OCBC Wing Hang Credit Limited has the sole and absolute discretion to alter, add and/or delete the charges and fees from time to time
2. Accept Hong Kong Dollar Only

OCBC Wing Hang Credit Limited**華僑永亨信用財務有限公司**

SERVICE CHARGE TABLE (effective from Apr 1, 2018)

REVOLVING CREDIT FACILITIES

Annual Fee	Based on Revolving Credit Service Fee Table ("the Schedule")
Late Payment Charge (per each default)	Based on Revolving Credit Service Fee Table ("the Schedule")
Returned Cheque / Rejected Autopay	HK\$150 per item
Account Type Transfer Handling Fee	HK\$200 per transfer
Card Replacement Fee	
- Card Replacement	HK\$50 per card
- Lost Card	HK\$100 per card
Statement Retrieval Fee	
- Statements for the current month	Free
- Statements for previous months	HK\$50 per copy
Cash Advance Draft Retrieval Fee	HK\$50 per copy
Service Charge for Refund of Credit Balance	HK\$50 per transaction
Letter of Account Settlement	HK\$120 per copy
Registered Mail	HK\$100 per mail
Over-limit Charge	Based on Revolving Credit Service Fee Table ("the Schedule")

MORTGAGE LOAN

Application Fee	Based on loan agreement
Handling Fee	Based on loan agreement
Overdue Interest Rate	Based on loan agreement
Early Settlement Penalty	Based on loan agreement
Arrangement Fee	HK\$500 (per each overdue Government Rates/Fire Insurance Premium)
Photocopies of Title Deeds and Documents	HK\$10 per sheet or minimum charge HK\$200 (whichever is higher)
Repayment History / Repayment Schedule	HK\$200 per copy
Title Deeds Custody (with no credit facility)	HK\$350 per month
Change of repayment plan (tenor / due date / repayment amount / repayment option or frequency)	HK\$1,000 per request
Lease Consent Letter on Charged Property	HK\$1,000 per letter

GENERAL SERVICE**LOAN ACCOUNT**

Loan Repayment History of Personal / Company (per set)	HK\$200
Detailed Breakdown Report for Account Settlement (per set)	HK\$500
Outstanding Balance Proof / Outstanding Principal Proof (per set)	HK\$200
Settlement Proof of Fully Paid (per set)	HK\$200
Loan Agreement Retrieval Fee	HK\$50 per sheet
Loan Application Form Retrieval Fee	HK\$50 per sheet

CHEQUE

Refund cheque (per cheque)	HK\$50
Stop Payment on Cheque	HK\$100 per cheque

ACCOUNT TRANSFER SERVICE

Online Transfer to Designated Account Service Fee	HK\$55 per transaction
---	------------------------

REQUEST FOR PERSONAL & COMPANY INFORMATION

Copy of Personal / Company Information	Under the Personal Data (Privacy) Ordinance, OCBC Wing Hang Credit Limited has the right to charge of basic payment HK\$300 (for first page to sixth page) and the afterward pages will be charged on HK\$50 for each page
Confirmation of information for audit purposes	HK\$400 per copy

*Interest is calculated commencing from (and inclusive of) the due date until the date of actual repayment of such outstanding instalment

Remarks: 1. OCBC Wing Hang Credit Limited has the sole and absolute discretion to alter, add and/or delete the changes and fees from time to time
2. Accept Hong Kong Dollar Only