

**Personal Instalment Loan / Tax Instalment Loan / Balance Transfer
Services Fee and Charges**

Interest Rates and Interest Charges	
Annualised Overdue / Default Interest Rate	36% If customer fails to settle the instalment amount on due date, default interest will be charged. A formula of simple default interest rate: 3% flat on past due instalment amount monthly. No minimum amount of default interest will be applied.
Fees and Charges	
Handling Fee	Waive
Late Payment Fee and Charge	Not Applicable
Prepayment / Early Settlement / Redemption Fee	<p>The sum of the outstanding monthly repayment less the interest refund calculated according to the "Rule of 78" plus early repayment charges (calculated at 1.5% of the outstanding principal balance of the Loan), the interest thereon and any other reasonable fees and expenses accrued up to and including the date of the next monthly repayment will be charged if you fully repay the loan during the loan period. Partial repayment is not allowed.</p> <p><u>Important Notes:</u></p> <p>Customer should consider the early repayment fee involved before apply fully settlement. Where customer has been making repayments as scheduled for some time, the amount of unpaid interest is likely to be small. Although the amount of unpaid interest saved, it may not enough to cover the early repayment fee that involved, the loss may outweigh the gain.</p>

Effective Date: May 2025

Note: 1. The Bank may change the above fees and charges in this Fee Schedule from time to time. Such variations will be notified to customer beforehand.