

BOC Express Cash Instalment Loan Fees Schedule

(Effective Date: 1 June 2009)

1. Handling Fee

- For loan application before 1 June 2009 1% of total loan amount per annum
- For loan application on or after 1 June 2009 1-2% of total loan amount per annum (Please refer to the loan advice)

2. Default Interest and Handling Fee

3% per month on the overdue amount plus HK\$200 per overdue payment

3. Returned Cheque & Rejected Autopay Charge

HK\$100 per transaction

4. Early Settlement Penalty

- For loan application before 1 June 2009 Upon early settlement of the loan an interest penalty based on the "rule of 78" will apply. The borrower will also be charged an early settlement fee equivalent to 2 months interest
- For loan application on or after 1 June 2009 2% of total loan amount

5. Credit Balance Refund Fee

HK\$50 per transaction

Notes: The above charges are subject to revision from time to time. Other loan product and/or service charges are being outlined and published separately.