

# BOC Express Cash Instalment Loan Fees Schedule

(Effective Date: 16 June 2013)

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| 1. <b>Handling Fee</b>   | 1-2% of total loan amount per annum<br>(Please refer to the loan advice)   |
| 2. <b>Default Interest and Handling Fee</b>  | 3% per month on the overdue amount<br>plus HK\$400 per overdue payment   |
| 3. <b>Returned Cheque &amp; Rejected Autopay Charge</b>  | HK\$100 per transaction  |
| 4. <b>Early Settlement Penalty</b>   |  |
| <ul style="list-style-type: none"><li>• For loan application before 1 June 2009</li></ul>      | Interest of early repayment of loans will be calculated based on the "Rule of 78". An early repayment fee equivalent to the interest for two months is applicable. |
| <ul style="list-style-type: none"><li>• For loan application on or after 1 June 2009</li></ul> | 2% of total loan amount  |
| 5. <b>Credit Balance Refund Fee</b>  | 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.