

中銀「易達錢」分期貸款 - 收費表（「附錄表」）

BOC "Express Cash" Instalment Loan – Fees Table (“Schedule”)

	項目 Item	金額 (港幣) Amount (HK\$)
1	貸款手續費 Handling Fee	每年繳付總貸款額之 1% 1% of the Loan amount per annum
2	逾期還款手續費 Overdue Charge	逾期還款額的每月 3% 計算及每次 \$200 元 3% per month on the overdue amount plus \$200 per default payment.
3	退票／拒納自動轉帳手續費 Returned Cheque & Rejected Autopay Charge	每次 \$100 元 \$100 per transaction
4	提早清還手續費 Early Settlement Penalty	提早清還貸款將以「七十八規則」計算利息， 借款人需支付相等於 2 個月利息之金額作為 提早清還手續費 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.
5	帳戶結餘退款收費 Credit Balance Refund Fee	每次 \$50 元 \$50 per transaction

生效日期 : 2007 年 5 月 21 日

Effective Date: 21st May 2007

註 : 本表所列各項費用可不時作出修訂。其他貸款產品及／或服務的收費或將另行公佈。

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