

BOC Express Cash Instalment Loan Fees Schedule

(Effective Date: 27 January 2019)

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| 1. Handling Fee | 0.75-1.5% of total loan amount per annum (Please refer to loan advice for the actual handling fee to be charged) |
| 2. Default Interest and Handling Fee | 4% of the overdue amount plus HK\$500, per overdue payment |
| 3. Returned Cheque / Reject Autopay Charge | HK\$150 per transaction |
| 4. Early Settlement Fee | Upon early settlement of the loan, outstanding interest and principal shall be calculated on the basis of "Rule of 78". The Borrower shall also pay an early settlement fee which is 2% of the approved principal amount of the loan for instalment loans; 1.5% of the amount of the approved loan for instalment loan balance transfer per annum for the remaining years of the loan period (any part of a year shall be rounded up to a year). The Bank may at its discretion adjust the early settlement fee at any time with prior notice. |
| 5. Credit Balance Refund Fee | HK\$50 per transaction |

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



中國銀行(香港)
BANK OF CHINA (HONG KONG)