

Personal Loan List of Service Charges

<u>Items</u>	<u>Service Charges</u>
1. Interest Rate and Handling Fee	Please refer to the interest rate and handling fee (if applicable) printed on confirmation letter.
2. Early Repayment Charges <ul style="list-style-type: none"> - Personal Loan - Balance Transfer Personal Loan - Property Owner Loan 	<p>5.00% of Principal Loan Amount or HK\$500 (whichever is higher) within the first 12 monthly instalments;</p> <p>3.00% of Principal Loan Amount or HK\$500 (whichever is higher) after the first 12 monthly instalments.</p> <p>Note: All the outstanding due under the Personal Loan (including principal and interest according to reducing balance method at Fubon Credit's sole discretion, and in respect of the accrued interest that shall be calculated for the period up to the date of early repayment. Fubon Credit also reserves the right, in its sole and absolute discretion to apportion the monthly repayments between interest and principal.) and the Early Repayment Charge have to be repaid by the customer during early repayment.</p>
3. Annualized Default Interest Rate	<p>36%</p> <p>In the event of the failure to settle the monthly instalment amount on or before the due date, default interest rate will be applied. Default interest is calculated according to the following formula: monthly instalment amount x annualized default interest rate of 36% calculated on a 365-day or 366-day (in leap year) basis and in simple interest on a daily basis, from the date of default to the date of full repayment of the overdue instalment amount. No minimum amount of default interest will be applied.</p>
4. Late Payment Fee and Charge	HK\$150 per month if the monthly repayment amount is not paid in full on or before relevant due date.
5. Rejected Autopay Transaction Charge	Not Applicable.

This list of service charges is for reference only. Fubon Credit (Hong Kong) Limited ("Fubon Credit") reserves the right at all times to amend or vary the above terms and conditions and service charges. Any such amendment or variation will become effective after notification has been given to the Customer in the manner pursuant to the "Fubon Credit Personal Loan Terms and Conditions".

Fubon Credit will where practicable give not less than 30 days' prior notice to the Borrower before any change of these terms and conditions takes effect, unless such changes are beyond Fubon Credit's control. Borrower shall be bound by the changes and variation unless the Loan is fully repaid before the date on which the said changes take effect. For the sake of clarity, if prepayment is made by the Borrower on the ground of his not accepting the change, all fees and charges chargeable by Fubon Credit on prepayment (if any) shall be waived provided that a notice of prepayment of not less than 10 Business Days is given to Fubon Credit.

For enquiries, please call Fubon Credit Integrated Customer Service Hotline at 3767 6668. Should there be any inconsistency between the English and Chinese versions of this list of service charges, the English version shall prevail.