

## Mortgage Loan Services

<b>1. Change of loan tenure, due date, instalment amount or repayment option</b>	HK\$2,000 per request
<b>2. Photocopy of Facility Agreement</b>	HK\$200 per copy
<b>3. Extra Copy of Payment History or Repayment Schedule</b>	HK\$100 per 12 instalments
<b>4. Extra Copy of Annual Interest Statement</b>	HK\$100 per statement
<b>5. Confirmation of Particulars of Mortgage or Outstanding Balance</b>	HK\$200 per request
<b>6. Photocopy of Title Deeds</b>	HK\$10 per page (min. HK\$250)
<b>7. Title Deed Custodian Fee (upon facilities cancellation)</b>	HK\$3,000 per annum
<b>8. Late Payment Charge</b>	At HKD Prime + 8% p.a. of the Overdue Sum (minimum HK\$100)
<b>9. Application Fee</b>	0.25% of Loan Amount (min. HK\$5,000) (payable upon application and to be refunded upon loan drawdown. Not applicable to customers under special schemes, e.g. Home Ownership Scheme)
<b>10. Change of Interest Rate</b>	HK\$1,000 per request
<b>11. Change Mortgagor/Guarantor/Mortgage Deed</b>	HK\$1,000 per request
<b>12. Photocopy of mortgage drawdown/repayment advices</b>	HK\$100 per copy
<b>13. Handling Fee for self-arranged insurance policy</b>	HK\$500 per policy
<b>14. Handling Fee for cancellation/change of insurance policy</b>	HK\$200 per policy
<b>15. Partial Repayment after the Prepayment Penalty Period</b>	HK\$1,000 per request (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)
<b>16. Early Redemption Administration Fee after the Prepayment Penalty Period</b>	HK\$1,000 per request (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)
<b>17. Extra Copy of Interest Rate Change Advice</b>	HK\$100 per copy (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)
<b>18. Tenancy Consent/Lease Consent/Land Resumption Consent on Charged Property*</b>	HK\$2,000 per request
<b>19. Late Payment Handling Fee</b>	HK\$500 per late payment
<b>20. Handling Fee for Payment of Government Charges</b>	HK\$400 per payment
<b>21. Cancellation Fee</b>	0.15% of Loan Amount (min. HK\$5,000) (payable when approved mortgage loan not proceeding to drawdown after signing of relevant facility letter(s)).
<b>22. Change of Mortgage Plan</b>	HK\$1,000 per request

\* Former Name is "Lease Consent Letter".

General Bank Customer refers to both personal and non-personal customers of the Bank, unless otherwise specified.

For the definition and details of 328 Business Banking Customer (Premium Status), please refer to the Bank's website at [www.dahsing.com/biz/reward/en](http://www.dahsing.com/biz/reward/en).

In the event of any discrepancy or dispute as to the meaning of any provision, the English text shall prevail.

For the service charges in HKD equivalent, the Bank will levy the fee according to an exchange rate set by the Bank. All out-of-pocket expenses are for account of clients. For charges not listed above, please contact our branches/department or visit [www.dahsing.com](http://www.dahsing.com) for details. The Bank reserves the right to revise any charges, special offers or introduce charges not included in this booklet. If you have any queries about any of the charges mentioned in this booklet, please call our Customer Service Hotline:

2828 8000 (Personal Banking Customers)

2507 8122 (Commerical Banking Customers)

2828 8008 (328 Business Banking Customers)

2507 8403 (Private Banking Customers)

2828 5488 (Credit Card Customers)

2828 7028 (Securities Customers)

2828 8009 (Cash Card Customers)

8108 6382 (Corporate Card/Purchasing Card Customers)

2507 6000 (Vehicle/Equipment Finance Customers)