

Vehicle/Equipment Hire Purchase/Lease Services

1. Audit or Written Confirmation on Credit Information	HK\$350 per transaction
2. Photocopy of Vehicle Registration Document/ Hire Purchase Agreement/Lease Agreement/ Nomination Agreement/Insurance Policy/ Others	HK\$50 per copy
3. Change of Vehicle Registration Particulars	HK\$500 per transaction
4. Application for Transfer of Ownership	HK\$2,000 per transaction
5. Application of Duplicate Vehicle License	HK\$200 per transaction
6. Deliver Vehicle License by registered mail	HK\$20 per transaction
7. Change or Cancellation of Nomination Agreement	HK\$2,000 per transaction
8. Replacement of Car Body for Taxi, PLB & Other Vehicle	HK\$2,000 per transaction
9. Retention of Vehicle Registration Number	HK\$500 per transaction
10. Hire Purchase/Lease Option Fee	
(a) Vehicle	HK\$800 per transaction or as stated in agreement
(b) Equipment	HK\$1,000 per transaction or as stated in agreement
11. Vehicle Release Handling Fee (for repossessed vehicle)	HK\$550 per transaction
12. Vehicle Inspection Fee	HK\$1,000 per transaction
13. Application for relocation of collateral from HK to PRC; PRC to HK or cross border	
a) Vehicle	HK\$3,000 per transaction
b) Equipment	0.25% of outstanding balance or HK\$3,000, whichever is higher
14. Application of 3rd Party Insurance Coverage	HK\$2,000 per transaction
15. Renewal for Vehicle License (4 months)	HK\$300 per transaction
16. Early Settlement Charges	
a) Taxi & PLB	Not over 12% on original principal amount or as stated in agreement
b) Others	Not over 10% on total Hire Purchase Price/total Lease amount or as stated in agreement
17. Late Payment Charges	
• For loan drawdown effective on or before 30 June 2009	4% per month overdue amount or as stated in agreement
• For loan drawdown effective on or after 1 July 2009	3.5% per month overdue amount or as stated in agreement
18. Additional Charges for Express Services	HK\$300 per transaction
19. Cancellation of auto-pay account	HK\$300 per transaction
20. Change of auto-pay account particulars	HK\$100 per transaction
21. Issue Cashier's Order to the Government of HKSAR or others	HK\$50 per transaction
22. Sale of repossessed goods	HK\$2,500 (per vehicle)
23. Application for Nomination Agreement	HK\$2,000 per transaction
24. Retrieval of closed account for request of photocopy or bank confirmation	HK\$500 per transaction
25. Request for loan repayment record	HK\$300 per transaction
26. Credit Reference Checking	HK\$300 per transaction
27. Vehicle Registration Document temporary released to customer (Application Beforehand)	HK\$500 per transaction
28. Change of customer's name and specimen authorized signature of customer on agreement after drawdown	HK\$500 per transaction
29. License renewal service after full loan settlement	HK\$500
30. Change of machine location	HK\$500 per policy

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.

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 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)