

## Mortgage Loan Services

|   |  |
|---|--|
| <b>1. Change of loan tenure, due date, instalment amount or repayment option</b>      | HKD2,000 per request   |
| <b>2. Photocopy of Facility Agreement</b>   | HKD200 per copy  |
| <b>3. Extra Copy of Payment History or Repayment Schedule</b>                         | HKD100 per 12 instalments  |
| <b>4. Extra Copy of Annual Interest Statement</b>                                     | HKD100 per statement   |
| <b>5. Confirmation of Particulars of Mortgage or Outstanding Balance</b>              | HKD200 per request   |
| <b>6. Photocopy of Title Deeds</b>  | HKD10 per page (min. HKD250)   |
| <b>7. Title Deed Custodian Fee (upon facilities cancellation)</b>                     | HKD4,000 per annum   |
| <b>8. Late Payment Charge</b>   | At HKD Prime + 8% p.a. of the Overdue Sum (minimum HKD100)   |
| <b>9. Application Fee</b>   | 0.25% of Loan Amount (min. HKD5,000) (payable upon application and to be refunded upon loan drawdown. Not applicable to customers under special schemes, e.g. Home Ownership Scheme) |
| <b>10. Valuation Fee</b>  | Waived <sup>#</sup>  |
| <b>11. Change of Interest Rate</b>  | HKD1,000 per request   |
| <b>12. Change Mortgagor/Guarantor/Mortgage Deed</b>                                   | HKD1,000 per request   |
| <b>13. Photocopy of mortgage drawdown/repayment advices</b>                           | HKD100 per copy  |
| <b>14. Handling Fee for self-arranged insurance policy</b>                            | HKD500 per policy  |
| <b>15. Handling Fee for cancellation/change of insurance policy</b>                   | HKD200 per policy  |
| <b>16. Partial Repayment after the Prepayment Penalty Period</b>                      | HKD1,000 per request (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)  |
| <b>17. Early Redemption Administration Fee after the Prepayment Penalty Period</b>    | HKD1,000 per request (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)  |
| <b>18. Extra Copy of Interest Rate Change Advice</b>                                  | HKD100 per copy (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)   |
| <b>19. Tenancy Consent/Lease Consent/Land Resumption Consent on Charged Property*</b> | HKD2,000 per request   |
| <b>20. Late Payment Handling Fee</b>  | HKD500 per late payment  |
| <b>21. Handling Fee for Payment of Government Charges</b>                             | HKD400 per payment   |
| <b>22. Cancellation Fee</b>   | 0.15% of Loan Amount (min. HKD5,000) (payable when approved mortgage loan not proceeding to drawdown after signing of relevant facility letter(s)).                                  |
| <b>23. Change of Mortgage Plan</b>  | HKD1,500 per request   |

<sup>#</sup> The waiver of valuation fee does not apply to mortgages where (1) LTV ≤ 20%; or (2) the subject property is a village house; or (3) property value is over HKD20M. For these mortgages, a valuation fee quoted by surveyor firm or HKD3,000 (whichever is higher) will be payable before loan drawdown.

\* 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).

For enquiry from Private Banking customers, please contact your designated Private Banking Relationship Manager.

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)

2828 8008 (328 Business Banking Customers)

2507 6000 (Vehicle/Equipment Finance Customers)

2828 7028 (Securities Customers)

2828 8009 (Cash Card Customers)

2828 5488 (Credit Card Customers)