



LOAN SERVICE CHARGE SCHEDULE

(Effective 1st May 2011)

This Charge Schedule is for customers' reference with regard to the charges for loan services offered by the Bank. The listed fees and charges are correct at the time of release (1st May 2011) but subject to change by the Bank at any time.

The Bank reserves the right to levy and revise any fees and charges relating to loan services from time to time. For charges not listed in this Charge Schedule, please contact our Mortgage and Personal Loan Centre or branches for details.

Item(s)	Charges
Property mortgage	Handling Charge : 0.5% p.a. of loan amount (minimum HK\$1,000) Commitment Fee : 0.25% p.a. (Applicable to overdraft facility, based on the daily unused balance of the facility)
Unsecured overdraft facility	Handling Charge : 1% p.a. of overdraft limit (minimum HK\$1,000) Commitment Fee : 0.5% p.a. (based on the daily unused balance of the facility)
Facility secured by fixed deposits/ certificate of deposits of our Bank *	0.125% p.a. of loan amount (minimum HK\$250)
Overdraft facility secured by stocks and shares	0.25% p.a. of overdraft limit (minimum HK\$500)
Bank Guarantee (secured & unsecured)	1.5% p.a. on the amount guaranteed by the Bank (minimum HK\$500) Negotiable if the guarantee amount is US\$50,000 (or its equivalent) or above
Photocopying of ♦ Title Deeds ♦ Other documents	HK\$200 (per copy) HK\$50 (per page)
Re-issuance of receipt	HK\$100 (per page)
Bank confirmation	HK\$300
Issuing of reference letter	HK\$200 (per letter)
Request for confirmation of loan balance	HK\$200 (per letter)
Request for provision of information of terminated loan	HK\$200
Request for change of interest rate or repayment terms *	HK\$1,000
Change of guarantor	HK\$1,000 (per case)
Partial Principal Repayment ♦ Home Ownership Scheme / Tenants Purchase Scheme ♦ Others	Waived (minimum repayment amount of HK\$5,000 or its multiples; one month's prior written notice before due date is required) HK\$500 or the amount payable according to the terms of mortgage loan agreement (minimum repayment amount of HK\$50,000; 7 days' prior written notice before due day is required)
Re-issuance of repayment or loan documents*	HK\$100 (per copy)
Custody of Title Deeds (after full repayment)	HK\$2,000 annually
Follow-up of self-arranged fire insurance policy renewal	HK\$200 annually (per policy)
Lease consent letter on charged property	HK\$500 (per letter)
Late payment *	HK\$100 or the amount payable according to the loan agreement (per instalment/interest period) plus overdue interest
External valuation report **	Charged according to the actual cost of the relevant valuation report by external surveyors.

* Item(s) revised ** Item(s) added

Remarks:

Wing Lung Bank may, where necessary, obtain and consider from the credit reference agency a credit report on each borrower, guarantor, mortgagor and/or the sole proprietor/ each partner in connection with individual/corporate customer's renewal request, increase/reduction in credit facility, termination of credit facility or repayment arrangement.