

SERVICE CHARGES

A. General Services

Item	Charge
Management Fee	0
Minimum Relationship Balance Requirement (HKD)	0
Expense Management with Real-time Notifications	0
Paper Statement	HK\$100 per item

B. Payment Services

B1. Inward Payments

Item	Charge
Inward Payment through Clearing House Automated Transfer System (CHATS)	0
Inward Payment through Faster Payment System (FPS)	0
Inward Payment through Internal transfer	0

B2. Outward Payments

Item	Charge
Outward Payment through Faster Payment System (FPS)	0
Outward Payment through Internal transfer	0

B3. Electronic Direct Debit Payments

Item	Charge
To set up each eDDA instruction	0

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C. Personal Instalment Loan

Item	Charge
Handling Fee	0
Default Interest Rate	4% per month on the overdue amount
Late Payment Fee	0
Early Redemption Charge	0