

Fixed Term Personal Loan List of Service Charges

Items	Service Charges	
1. Interest Rate and Handling Fee	Please refer to the interest rate and handling fee (if applicable) printed on confirmation letter.	
2. Early Repayment Charges	(Only applicable to customers whom drawdown the loan before 29 March 2025)	(Only applicable to customers whom drawdown the loan on or after 29 March 2025)
- "Perfect Fit" Personal Loan	3% of outstanding loan principal or HK\$500 (whichever is higher)	3% of the loan principal amount or HK\$500 (whichever is higher)
- Balance Transfer Personal Loan	3.5% of outstanding loan principal or HK\$500 (whichever is higher)	1.5% per annum of the loan principal amount which will be calculated with reference to the number of years in the remaining loan period (any part of a year shall be rounded up to a full year) or HK\$500 (whichever is higher)
- Tax Loan	2% of outstanding loan principal or HK\$1,000 (whichever is higher)	3% of the loan principal amount or HK\$500 (whichever is higher)
- Pre-Selected Personal Loan / Top-Up Loan	2% of outstanding loan principal or HK\$500 (whichever is higher)	3% of the loan principal amount or HK\$500 (whichever is higher)
- "EZ Cash" Personal Loan	Not applicable	
<p>Note: For early settlement of a Fixed Term Personal Loan, all the outstanding due under the loan (including principal and interest according to reducing balance method at the Bank's sole discretion, and in respect of the accrued interest that shall be calculated for the period up to the next monthly instalment due date. The Bank also reserves the right, in its sole and absolute discretion to apportion the monthly repayments between interest and principal.) together with the above Early Repayment Charge have to be repaid by the Customer. For other amount related to early repayment of a Fixed Term Personal Loan (if applicable), please refer to confirmation letter and the Bank's notification issued from time to time.</p>		
3. Annualized Default Interest Rate	30% In the event of the failure to settle the monthly instalment amount on or before the due date, default interest will be imposed. Default interest is calculated according to the following formula: overdue instalment amount x default interest rate of 2.5% per month (calculated on a 30-day per month basis) and in simple interest on a daily basis from the date of default to the date of full repayment of the overdue instalment amount. No minimum amount of default interest will be applied.	
4. Rejected Autopay Transaction Charge	HK\$100 per rejected autopay transaction	

This list of service charges is for reference only. Fubon Bank (Hong Kong) Limited reserves the right at all times to amend or vary the above terms and conditions and service charges. Any such amendment or variation will become effective after notification has been given to the Customer in the manner pursuant to the "Terms and Conditions of Fixed Term Personal Loan". For enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181 or visit our website at www.fubonbank.com.hk. Should there be any inconsistency between the English and Chinese versions of this list of service charges, the English version shall prevail.

定額私人貸款服務收費表

項目	收費	
1. 貸款利率及手續費	請參閱列印於確認函之利率及手續費(如適用)	
2. 提早償還貸款費用	(只適用於 2025 年 3 月 29 日 之前提取貸款之客戶)	(只適用於 2025 年 3 月 29 日 或之後提取貸款之客戶)
- 「合您意」私人貸款	貸款剩餘本金的 3% 或 500 港元 (以較高者為準)	貸款本金的 3% 或 500 港元 (以較高者為準)
- 「卡數清」私人貸款	貸款剩餘本金的 3.5% 或 500 港元 (以較高者為準)	按餘下還款期的年數計算(不足一年亦以一年計算)收取每年貸款本金的 1.5% 或 500 港元 (以較高者為準)
- 稅務貸款	貸款剩餘本金的 2% 或 1,000 港元 (以較高者為準)	貸款本金的 3% 或 500 港元 (以較高者為準)
- 優先批核私人貸款 / 循環再借計劃	貸款剩餘本金的 2% 或 500 港元 (以較高者為準)	貸款本金的 3% 或 500 港元 (以較高者為準)
- 「EZ Cash」私人貸款	不適用	
<p>註：提早償還定額私人貸款，客戶須一次過繳付所有貸款之到期欠款（包括按本銀行全權決定之息隨本減方法計算之本金及利息，而利息將計算至下一個還款日。本行並保留絕對權利於分配每月還款額中的本金與利息。）及上述提早償還貸款費用。有關提早償還定額私人貸款之其他金額(如適用)，請參閱確認函及本行不時發出的通知。</p>		
3. 逾期還款年化利率	30% 若未能於還款日或之前清還每月還款額，將收取逾期還款利息。該利息以下列公式計算：逾期還款額 x 逾期還款利率月息 2.5% (以每月 30 日為基準計算)，並由逾期當日起至逾期還款全數清還之日止，以單利率每日計算。逾期還款利息不設最低金額。	
4. 自動轉賬退回費用	每次退回自動轉賬授權指示時，將收取 100 港元	

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