

## DBS Bank (Hong Kong) Limited, Cashline Revolving Loan Fee Schedule

ITEM	SCALE
Minimum Monthly Repayment	2.5% of the Statement Balance or HK\$100, whichever is higher
Finance Charge	<p><b>Normal Interest Rate</b> Interest is charged at the prevailing Hong Kong Dollar Prime Rate from time to time quoted by the Bank ("Prime Rate") plus a margin per annum (please refer to relevant approval letter or other notices issued by the Bank from time to time for the annual rate and interest rate). If the prevailing 3 months HKAB HKD Interest Settlement Rate ("HKAB ISR") is higher than the Prime Rate, at the Bank's discretion, the Bank may adopt the prevailing 3 months HKAB ISR in place of the Prime Rate as the basis of interest rate determination.</p> <p><b>Delinquent Interest Rate</b> If the Minimum Payment is not paid in full by the Payment Due Date, the Finance Charge will automatically be switched to Delinquent Interest Rate, which is the Normal Interest Rate plus 5% per annum on the day after the Payment Due Date.</p> <p>Interest will be accrued daily, on a basis of a 365-day year (for both ordinary and leap year) and will be debited at monthly intervals to your Cashline account.</p>
Late Fee	5% of Minimum Payment (maximum HK\$200; minimum HK\$100)
Overlimit Charge	HK\$150 per statement cycle
Annual Fee	1.5% of Credit Limit (minimum HK\$200)
Cashline Card Replacement Fee	HK\$50 per card
Handling Charge on the Request of Cashline Statement	HK\$50 per monthly statement copy
Handling Charge on Returned Cheque / Autopay Rejected	HK\$150 per transaction
Credit Balance Refund by Cashier Order	HK\$50 per cashier order
Handling Charge for Payment Over Counter	HK\$30 per transaction

Effective Date : **1 July, 2009**

**Notes:**

From time to time, these amounts, percentages of fees and charges may be varied. Such variations will be notified to Cashline Account Holders upon given 30 days' prior notice and become effective in accordance with the relevant terms and conditions.

Fees and charges of other services (such as Cheques, ATM facility, Internet Banking Services, Phone Banking Services) are set out in the Bank Charges Schedule. Copy of Bank Charges Schedule are available by calling the Customer Services Hotline, from the website ([www.dbs.com/hk](http://www.dbs.com/hk)) or at any branches of the Bank.

## 星展銀行（香港）有限公司 Cashline 循環貸款 收費表

項目	收費
每月最低付款額	每月總結欠之 2.5% 或 HK\$100 (以較高者為準)
財務費用	<p>一般利率</p> <p>本行將按不時公佈之港元「最優惠利率」加上附加利率(年息及利率請參閱有關循環貸款批核通知書或不時由本行發出的其他通知)收取利息。當 3 個月香港銀行公會港元利息結算率(“HKAB ISR”)比「最優惠利率」為高時，本行可酌情決定，採用當時的 3 個月香港銀行公會港元利息結算率以取代「最優惠利率」，作為釐訂利率的基準。</p> <p>逾期還款利率</p> <p>如本行在到期繳款日仍未收到客戶的最低付款額，財務費用將由到期繳款日後自動調整至逾期還款利率，即「一般利率」加 5% 年息。</p> <p>利息每日計算(以一年 365 日為計算標準)，並每月從客戶的循環貸款戶口中扣除。</p>
逾期費用	最低付款額之 5% (最高 HK\$200；最低 HK\$100)
超逾信貸額費用	按每個月結單收取 HK\$150
年費	信貸額之 1.5% (最低為 HK\$200)
補發新 Cashline 卡手續費	每張 HK\$50
索取 Cashline 月結單副本手續費	每個月結單每份 HK\$50
退票／自動轉賬退回手續費	每項 HK\$150
以銀行本票取回結餘款項	每張本票 HK\$50
銀行櫃位繳付賬項手續費	每項 HK\$30

生效日期：2009 年 7 月 1 日

備註：

本行可隨時調整此收費表之金額、百分率及徵收新費用，Cashline 戶口持有人將獲該等收費調整之 30 日事先通知，新收費將按有關條款規定生效。

有關其他銀行服務(如支票簿、自動櫃員機服務、網上理財、電話理財服務)之費用，請參閱本行銀行服務收費表。如欲取得銀行服務收費表，可致電客戶服務熱線或於網址([www.dbs.com/hk](http://www.dbs.com/hk))下載或向本行任何分行索取。