

PERSONAL LOANS 私人貸款

	ANZ MoneyEase Loan 澳新 MoneyEase 貸款	DBS Personal Instalment Loan 星展定額私人貸款
Late Repayment Surcharge 逾期還款費用	5% of the total monthly repayment amount overdue (minimum HK\$200) 逾期未償還的每月還款額總額 5% (最低收費 HK\$200 元)	A default interest of 3% of the total monthly repayment amount overdue and a late charge of HK\$300 逾期未償還的每月還款額總額的 3%的逾期還款利息及 HK\$300 元的逾期還款手續費
Early Settlement Administrative Fee 提早清還行政費	2% of the loan principal 貸款本金的 2%	1.5% p.a. on the loan principal will be charged for the number of years in the remaining loan tenor (any part of a year shall be rounded up to a year) 按餘下還款期的年數計算(不足一年亦以一年計算)，每年為貸款本金的 1.5%

RESTRUCTURED INSTALMENT LOANS 債務重組分期貸款

	ANZ Restructured Loan 澳新銀行債務重組貸款	DBS Restructured Instalment Loan 星展銀行債務重組分期貸款
Late Repayment Surcharge 逾期還款費用	5% of the total monthly repayment amount overdue (minimum HK\$200) 逾期未償還的每月還款額總額 5% (最低收費 HK\$200 元)	N/A 不適用
Early settlement Fee 提早全數清還貸款費用	2% of the loan principal 相當於本金 2%	N/A 不適用