

**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 HKAS 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 shown on any monthly statement 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 date of next statement. The Delinquent Interest Rate will continue to apply until the full amount or at least the Minimum Payment is paid on or before the Payment Due Date for 2 consecutive monthly statements.</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\$250; minimum HK\$150)
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\$60 per cashier order
Handling Charge for Payment Over Counter	HK\$30 per transaction

Effective Date : **25 April, 2016**

**Notes:**

From time to time, these rates, 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.