

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>Normal Interest Rate Interest is charged at the standard annual rate (please refer to relevant approval letter or other notices issued by the Bank from time to time).</p> <p>Delinquent Interest Rate 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	7.5% 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 : **1 October, 2020**

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) 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 本行將按標準年息（請參閱有關的循環貸款批核通知書或本行不時發出的其他通知）收取利息。</p> <p>逾期還款利率 如本行在任何月結單的到期繳款日仍未收到客戶的最低付款額，財務費用將由下期結單日期的翌日自動調整至逾期還款利率，即「一般利率」加5%年息。逾期還款利率將一直生效，直至客戶連續2期月結單在到期繳款日或之前繳付全數結欠或不少於最低付款額為止。</p> <p>利息每日計算，以一年365日為計算標準（平年及閏年皆是），並每月從客戶的循環貸款戶口扣除。</p>
逾期費用	最低付款額之7.5% (最高HK\$250；最低HK\$150)
超逾信貸額費用	按每期月結單收取HK\$150
年費	信貸額之1.5% (最低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	每期月結單每份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\$60
銀行櫃位繳付賬項手續費	每項HK\$30

生效日期：**2020年10月1日**

備註：

本行可隨時調整此收費表的息率、費用及收費，Cashline戶口持有人將獲該等調整之30日事先通知，調整將按有關條款及細則規定生效。

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）的費用及收費，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)下載或向本行任何分行索取。