

Mortgage Loan Services

1. Change of loan tenure, due date, instalment amount or repayment option	HKD2,000 per request
2. Photocopy of Facility Agreement	HKD200 per copy
3. Extra Copy of Payment History or Repayment Schedule	HKD100 per 12 instalments
4. Extra Copy of Annual Interest Statement	HKD100 per statement
5. Confirmation of Particulars of Mortgage or Outstanding Balance	HKD200 per request
6. Photocopy of Title Deeds	HKD10 per page (min. HKD250)
7. Title Deed Custodian Fee (upon facilities cancellation)	HKD4,000 per annum
8. Overdue Interest	At HKD Prime + 8% p.a. of the Overdue Sum (minimum HKD100)
9. Valuation Fee	Waived [#]
10. Change of Interest Rate	HKD1,000 per request
11. Change of Mortgagor/Guarantor/Mortgage Deed	HKD1,000 per request
12. Photocopy of mortgage drawdown/repayment advices	HKD100 per copy
13. Handling Fee for self-arranged insurance policy	HKD500 per policy
14. Handling Fee for cancellation/change of insurance policy	HKD200 per policy
15. Partial Repayment after the Prepayment Penalty Period	HKD1,000 per request (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)
16. Early Redemption Administration Fee after the Prepayment Penalty Period	HKD1,000 per request (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)
17. Extra Copy of Interest Rate Change Advice	HKD100 per copy (Applicable to mortgage drawdown date on 1 Jun 2010 and onwards)
18. Tenancy Consent/Lease Consent/Land Resumption Consent on Charged Property*	HKD2,000 per request
19. Late Charge	HKD500 per late payment
20. Handling Fee for Payment of Government Charges	HKD400 per payment
21. Cancellation Fee	0.15% of Loan Amount (min. HKD5,000) (payable when approved mortgage loan not proceeding to drawdown after signing of relevant facility letter(s)).
22. Change of Mortgage Plan	HKD1,500 per request

[#] The waiver of valuation fee does not apply to mortgages where (1) LTV ≤20%; or (2) the subject property is a village house; or (3) property value is over HKD20M. For these mortgages, a valuation fee quoted by surveyor firm or HKD3,000 (whichever is higher) will be payable before loan drawdown.

* Former Name is "Lease Consent Letter".

General Bank Customer refers to both personal and non-personal customers of Dah Sing Bank, Limited (the "Bank"), unless otherwise specified.

For the definition and details of 328 Business Banking Customer (Premium Status), please refer to the Bank's website at www.dahsing.com/biz/reward/en.

For enquiry from Private Banking customers, please contact your designated Private Banking Relationship Manager.

In the event of any discrepancy or dispute as to the meaning of any provision, the English text shall prevail.

For the service charges in HKD equivalent, the Bank will levy the fee according to an exchange rate set by the Bank. All out-of-pocket expenses are for account of clients. For charges not listed above, please contact our branches/department or visit www.dahsing.com for details. The Bank reserves the right to revise any charges, special offers or introduce charges not included in this booklet. If you have any queries about any of the charges mentioned in this booklet, please call our Customer Service Hotline:

2828 8000 (Personal Banking Customers)	2828 7028 (Securities Customers)
2828 8008 (328 Business Banking Customers)	2828 8009 (Cash Card Customers)
2507 6000 (Vehicle/Equipment Finance Customers)	2828 5488 (Credit Card Customers)