

## Service Fees and Charges on Property Mortgage Services

With Effect from 1 July 2019

Item	Services	Fees and Charges
1	Repayment schedule	HK\$300 per copy
2	Repayment history	HK\$200 per year
3	Loan confirmation	HK\$300 per copy
4	Change of loan terms (tenor/installment due date/repayment method/repayment amount)	HK\$1,000 per request
5	Copy of assignment/mortgage deed	HK\$300 per set
6	Change of mortgagor	HK\$1,000 and need to re-apply
7	Change of guarantor	HK\$1,000 and need to re-apply
8	Copy of loan confirmation/facility letter	HK\$300 per copy
9	Valuation fee	Refer to the Fee Schedule of approved valuation houses
10	Overdue interest	24% p.a. on overdue installment amount
11	Early redemption (full/partial) after penalty period handling fee <sup>1</sup>	HK\$500 per property
12	Early full redemption notification less than 1 month	Whole month interest
13	Mortgage Deed discharge handling fee <sup>1</sup>	HK\$300 per property
14	Fire Insurance self-arrangement fee	HK\$300 per year
15	Valuation fee for adoption of "Outstanding Loan Amount" or "Reinstatement Value" as the sum insured of fire insurance (New set up / change or annual renewal)	HK\$1,000 per policy per year
16	Custody charges of uncollected title deeds & related documents	HK\$2,000 per set per year
17	Confirmation notice on property title/mortgage details/outstanding loan amount	HK\$200 per property
18	Interest rate change notice re-issue	HK\$100 per property
19	Insurance Policy	HK\$100 per copy

*\*For charges not contained in this leaflet, or any queries concerning the fees and charges on this leaflet, please contact our branch staff for details.*

Remarks:

1 Not applicable to mortgage cases under Home Ownership Scheme ("HOS") and Tenant Purchase Scheme ("TPS").