

## Vehicle/Equipment Hire Purchase/Lease Services

<b>1. Audit or Written Confirmation on Credit Information</b>	HKD350 per transaction
<b>2. Photocopy of Vehicle Registration Document/ Hire Purchase Agreement/Lease Agreement/ Nomination Agreement/Insurance Policy/Others</b>	HKD50 per copy
<b>3. Change of Vehicle Registration Particulars</b>	HKD500 per transaction
<b>4. Application of Duplicate Vehicle License</b>	HKD200 per transaction
<b>5. Deliver Vehicle License by registered mail</b>	HKD20 per transaction
<b>6. Change or Cancellation of Nomination Agreement</b>	HKD2,000 per transaction
<b>7. Replacement of Car Body for Taxi, PLB &amp; Other Vehicle</b>	HKD2,000 per transaction
<b>8. Retention of Vehicle Registration Number</b>	HKD500 per transaction
<b>9. Hire Purchase/Lease Option Fee</b>	
<b>a) Vehicle</b>	HKD800 per transaction or as stated in agreement
<b>b) Equipment</b>	HKD1,000 per transaction or as stated in agreement
<b>10. Vehicle Release Handling Fee (for repossessed vehicle)</b>	HKD550 per transaction
<b>11. Vehicle Inspection Fee</b>	HKD1,000 per transaction
<b>12. Application for relocation of collateral from HK to PRC; PRC to HK or cross border</b>	
<b>a) Vehicle</b>	HKD3,000 per transaction
<b>b) Equipment</b>	0.25% of outstanding balance or HKD3,000, whichever is higher
<b>13. Application of 3rd Party Insurance Coverage</b>	HKD2,000 per transaction
<b>14. Renewal for Vehicle License (4 months)</b>	HKD300 per transaction
<b>15. Early Settlement Charges</b>	
<b>a) Taxi &amp; PLB</b>	Not over 12% on original principal amount or as stated in agreement
<b>b) Others</b>	Not over 10% on total Hire Purchase Price/total Lease amount or as stated in agreement
<b>16. Late Payment Charges</b>	
• For loan drawdown effective on or before 30 June 2009	4% per month overdue amount or as stated in agreement
• For loan drawdown effective on or after 1 July 2009	3.5% per month overdue amount or as stated in agreement
<b>17. Additional Charges for Express Services</b>	HKD300 per transaction
<b>18. Cancellation of auto-pay account</b>	HKD300 per transaction
<b>19. Change of auto-pay account particulars</b>	HKD100 per transaction
<b>20. Issue Cashier's Order to the Government of HKSAR or others</b>	HKD50 per transaction
<b>21. Sale of repossessed goods</b>	HKD2,500 (per vehicle)
<b>22. Application for Nomination Agreement</b>	HKD5,000 per transaction
<b>23. Retrieval of closed account for request of photocopy or bank confirmation</b>	HKD500 per transaction
<b>24. Request for loan repayment record</b>	HKD300 per transaction
<b>25. Credit Reference Checking</b>	HKD300 per transaction
<b>26. Vehicle Registration Document temporary released to customer (Application Beforehand)</b>	HKD1,000 per transaction
<b>27. Change of customer's name and specimen authorized signature of customer on agreement after drawdown</b>	HKD500 per transaction
<b>28. License renewal service after full loan settlement</b>	HKD500
<b>29. Change of machine location</b>	HKD500 per policy

General Bank Customer refers to both personal and non-personal customers of 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](http://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](http://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 8008 (328 Business Banking Customers)  
 2507 6000 (Vehicle/Equipment Finance Customers)

2828 7028 (Securities Customers)  
 2828 8009 (Cash Card Customers)  
 2828 5488 (Credit Card Customers)