

Disclosure on Fees and charges**Lending Fees and Charges**

	Fee Description	Amount	Frequency (e.g. one-off, monthly, quarterly etc.)
1	Personal Loans		
a	Loan establishment fee		
b	Loan administration fee		
c	Early settlement		
	Refinance		
	Settlement		
d	Loan agreement fee		
e	Loan variation fee		
2	Housing Loans		
a	Loan establishment fee		
b	Loan administration fee		
c	Housing loan certificate		
d	Early settlement		
	Refinance		
	Settlement		
e	Loan agreement fee		
f	Loan variation fee		
3	Business Loans		
a	Term loan		
i	Loan establishment fee		
ii	Loan administration fee		
iii	Early settlement		
	Refinance		
	Settlement		
iv	Loan agreement fee		
v	Loan variation fee		
b	Overdraft		
i	Loan establishment fee		
ii	Loan administration fee		
iii	Line fee		
iv	Loan agreement fee		
v	Loan variation fee		
4	Agricultural Loans		
a	Loan establishment fee		
b	Loan administration fee		
c	Early settlement		
	Refinance		
	Settlement		
d	Loan agreement fee		
e	Loan variation fee		

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5	Credit Cards		
a	Loan establishment fee		
i	Annual fee in advance		
ii	Additional Card fee		
iii	ATM Cash Advance on Credit Card		
iv	Transaction fee – local fee if withdrawing from cheque or savings account or using EFTPOS locally		
v	Overseas ATM Cash Advance fee		
vi	Foreign exchange conversion		
vii	Late payment (grace period applicable?)		
viii	Dishonoured payment/cheque		
ix	Duplicate statement		
x	Transaction verification		
xi	Lost/Stolen Card – Replacement		
xii	Damaged Card – Replacement		
xiii	Emergency Card Replacement (applicable outside region)		
xiv	Over limit fee (per month)		
b	Loan administration fee		
c	Merchant pricing		
i	Merchant rates		
ii	Establishment fee		
iii	Commission – where Credit Card (e.g. American Express / Visa) is used to transact from Savings/Cheque accounts at merchant terminals		
6	Letters of Credit (Documentary LC, Standby LC)		
a	Loan establishment fee		
i	Outward LC		
ii	Inward LC		
iii	Bank Guarantee		
b	Loan administration fee		
c	Amendment fee		
7	Guarantees		
a	Loan establishment fee		
b	Loan administration fee		
8	Other Loan Fees		
a	Search Fee		
b	Searches of titles, firms, companies, bills of sale, crop lien etc		
c	Finance Company Search		
d	Document Handling Fee		
e	Registration		
f	Stamping		
g	Late/Loan Arrears Fee		
h	Switch Fees (switching from one product to		

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	another or changing interest rates)		
i	Portability Fee (continue with loan but switch securities)		
j	Property Inspection Fee		
k	Inspection		
l	Photocopy of documents		
m	Repayment suspension		
n	Opinions		
o	Cancellation		
p	Insurance handling		
q	Salary assignment		
r	Holding fee		
	Progressive drawn – loan not fully drawn down within 9 months from date of acceptance of offer letter (Fee is collected when draw is made, based on amount undrawn up to that time.)		
s	Term loans not fully drawn down within 4 months from date of acceptance of offer letter		