



Schedule of Fees and Charges

Termination Fee

- Option Fee : HK\$1,000.00
- Late Charge (Overdue interest) : 4% (Calculated on daily basis)¹

Early Termination Fee

- Interest Penalty : 50% of outstanding interest
- Handling Fee : HK\$500.00

License Matter (all excluding Government charges)

- License Renewal (one year) : Free of Charge
- License Renewal (4 months) : HK\$500.00
- Change of Vehicle Particulars : HK\$600.00
(i.e. Replacement of License Number, Retention,
Change of Vehicle Color & Name of Vehicle Owner)
- Application for Duplicate License Disc : HK\$500.00
- Express Services : HK\$1,000.00

Application for Cross-Border Usage (i.e. China permit) after contract start date

- Temporary release of Original Vehicle : HK\$3,000.00 + Early Termination (Cashier Order)
Registration Document

Release of Repossessed Vehicle

- Handling Fee : HK\$3,000.00
(Excluding charges on repossession agent handling fee, towing, storage and legal expenses)
- Conditions : Overdue interest of the account must be cleared before release of the vehicle to time
- Debt Collection Agency Fee : Up to 30% of the total outstanding balance, or other amount as we specify from time to time

Other Fees

- Audit Confirmation Fee : HK\$600.00 per confirmation
- Returned Cheque/Autopay/Rejected payment : HK\$500.00 per transaction + Overdue Interest
- Payment by Cheque or Cash : HK\$50.00 per cheque / cash payment over the Bank's counter
- Copy of Repayment Schedule (rule 78) : HK\$300.00 per copy (or free download from mymbfs.com)
- Copy of Finance Agreement : HK\$300.00 per copy
- Copy of Payment History : HK\$300.00 per copy
- Copy - Others : HK\$50.00
- Personal Data Access Request : HK\$500 per request

Others (Subject to Approval)

- Finance Contract Restructure : HK\$3,000.00
- Change of Guarantor / Borrower : HK\$3,000.00

With effect from 1 October 2021 until further notice.

Our company reserves the right to revise the charges of and introduce new items to this schedule.

Customer is aware of and agree with the charges in the Fee Schedule.

Note:

¹ Late Charge (Overdue interest)

- Before 1 April 2021: 4% (Calculated on daily basis)

- From 1 April 2021 to 30 September 2021: 5% (Calculated on daily basis)





服務收費表

終止合約

購買權費用	: HK\$1,000.00
逾期還款費用 (逾期利息)	: 4% (每日計算) ¹

提前贖會之其他費用

利息	: 尚餘未付利息之 50%
手續費	: HK\$500

車輛牌照事宜 (除政府相關收費)

續牌 (一年)	: 免費
續牌 (四個月)	: HK\$500.00
更改車輛細節 (如: 保留 / 更換車輛登記號碼, 轉換顏色)	: HK\$600
申請車輛牌照複本	: HK\$500.00
特快服務	: HK\$1,000.00

於合約生效後申請車輛離開香港行駛 (中國內地牌照)

短暫性外借車輛牌照	: HK\$3,000.00 + 贖會費 (銀行本票)
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贖取已被拖車輛

手續費	: HK\$3,000.00 (不包括由拖車公司所收取之手續費、拖車費、每日存倉費及法律費用)
條款	: 贖取前必須清繳所有逾期利息
催收費用	: 總欠款的 30% 或其他指定的金額

其他費用

核數證明	: 每次核證 HK\$600.00
支票 / 自動轉賬退回	: 每個賬項 HK\$500.00 + 逾期利息
透過銀行櫃位存入支票或現金以繳付每月之還款	: 每次 HK\$50.00
本息分配表副本 (78 規則)	: 每份副本 HK\$300.00 (或可在 mybfs.com 免費下載)
財務協議副本	: 每份副本 HK\$300.00
還款明細表副本	: 每份副本 HK\$300.00
其他副本	: 每次 HK\$50.00
要求查閱個人資料	: 每次查閱 HK\$500.00

其他 (需經由本公司信貸批核)

重組財務協議	: 每次申請 HK\$3,000.00
更改借款人或擔保人	: 每次申請 HK\$3,000.00

本服務收費表由 2021 年 10 月 1 日起生效直至另行通知。

本公司保留所有權利以更改或增加以上服務收費項目而毋須另行通知。

客戶明白及同意本服務收費表之各項收費。

以上中文譯本僅供參考，如與英文本不符，概以英文本為準。

附注:

¹ 逾期還款費用 (逾期利息)

- 2021 年 4 月 1 日前: 4% (每日計算)

- 由 2021 年 4 月 1 日至 2021 年 9 月 30 日期間: 5% (每日計算)

