

Fees Schedule for Citibank Personal Loan

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| Handling Fee | No handling fee will be charged. |
| Annualized Overdue / Default Interest Rate | Upon default in repayment of a part or all of any monthly installment, an annualized overdue interest rate ("Late Charge") of 36% (3% per month) shall be charged on the entire amount of the monthly installment from the repayment date until full payment is received. The Late Charge will be calculated and accrued on a monthly basis. |
| Prepayment / Early Settlement / Redemption fee | Early settlement fee ("Early Repayment Fee") is charged on the entire principal amount of the Loan according to the date of early repayment as follows or HK\$100 (whichever is higher): <ul style="list-style-type: none"> • Early Repayment Fee for loan tenor 12/24/36/48/60/72 1.5% per year according to the remaining tenor rounded up to a yearly basis • Early Repayment Fee for loan tenor 6/18/30/42/54/66 0.75% for remaining tenor within 6 months plus 1.5% per year for each additional remaining tenor rounded up to a yearly basis Partial repayment of the loan is not permitted. |
| Change of repayment date ("Extension Fee") before loan disbursement | Daily Extension Fee charged at the same interest rate of the loan as agreed on the outstanding loan principal ^{1,3} . |
| Fee for change of repayment date ("Extension Fee") after loan disbursement | HK\$100 and daily Extension Fee charged at the same interest rate of the loan as agreed on the outstanding loan principal ^{2,3} . |
| Request for any loan documents copy | HK\$50 will be charged per copy. |
| Request for access of personal data | A minimum charge of HK\$200 per request or at other charges as notified by Citibank from time to time. |

1. Maximum extension period must not exceed 45 days from the date of loan drawdown.
2. If the subsequent repayment date selected is more than 1 month from the current repayment date.
3. The amount for Late Charge / Early Repayment Fee / Extension Fee is rounded up to the nearest integer.
4. Annual Overdue / Default Interest Rate referring to "Late Charge" in Citibank's documents.
5. Prepayment / Early Settlement / Redemption Fee referring to "Early Repayment Fee" in Citibank's documents.