



ORIX Finance Services Hong Kong Limited 歐力士財務服務香港有限公司

(If Applicable 如適用)

Standard Fees and Charges Table
With effect from 2 May, 2023

標準服務收費表
由 2023 年 5 月 2 日起生效

Items 項目	Nature of Services 服務項目	Fee / Charges (in HKD or its equivalent, unless specified) 服務收費 (港元或其相等, 已指定除外)
1.	Particulars of Application (per contract) 申請事項 (每份合約)	
1.1	Change of Payment Due Date 更改還款日	\$2,000 (plus additional interest, if applicable) (另加應付利息, 如適用)
1.2	Change of Repayment Amount 更改還款金額	\$2,000 (free for Mortgage Loan and/or Japan Property Mortgage Loan if partial principal repayment is to be made also) (如物業按揭貸款及/或房地產融資-日本地區同時安排部份本金還款則豁免)
1.3	Change of Repayment Term (reduction or extension) 更改還款年期 (縮短或延長)	\$2,000 (free for Mortgage Loan and/or Japan Property Mortgage Loan if partial principal repayment is to be made also) (如物業按揭貸款及/或房地產融資-日本地區同時安排部份本金還款則豁免)
1.4	Change of Loan Particulars 更改供款細節	\$2,000
1.5	Re-issue of Repayment Schedule for detailed breakdown of principal and interest 重發供款本息明細表	\$300
1.6	Repayment History or Confirmation Letter for Loan Particulars 還款紀錄或供款證明信件	\$300
2.	Early Settlement Fee 提前解約費用	
2.1	Japan Property Mortgage Loan – within the first year from the date of drawdown of the loan 房地產融資 - 日本地區 - 如果該解約在提取貸款日期起計第一年之內	2% of original loan amount (min. JPY30,000) 原本貸款額之 2% (最少日元 30,000)
2.2	Japan Property Mortgage Loan – after the first year but within the second year from the date of drawdown of the loan 房地產融資 - 日本地區 - 如果該解約在提取貸款日期起計第一年之後但在提取貸款日期起計第二年之內	1% of original loan amount (min. JPY30,000) 原本貸款額之 1% (最少日元 30,000)
2.3	Japan Property Mortgage Loan – starting from the third year from the date of drawdown of the loan 房地產融資 - 日本地區 - 如果該解約在提取貸款日期起計第三年開始	Free of charge 免費
3.	Photocopy Charges (per copy) 影印副本費用 (每份影印本)	
3.1	Loan Agreement / Facility Letter 貸款協議書 / 貸款確認函	\$300
3.2	Insurance Policy 保險單	\$300
3.3	Mortgage / Legal Charge / Assignment / Other charging deeds 物業按揭契約 / 樓契 / 其他押記契約	\$500
3.4	Copy of other document (per sheet) 其他文件影印 (每張)	\$50
3.5	Certification of documents 文件之證明	\$300



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4.	Vessel 船隻	
4.1	Duplicate Operating License 補領行船証	\$500
4.2	Change Particulars 更改船隻細節	\$500
4.3	Special arrangement to Marine Department for handling license matters 特別安排往海事處辦理牌照事項	\$800
4.4	Delivery of license document - by registered mail or Courier Services (Local delivery only) 以掛號或快遞服務 (只適用於本地遞送) 收取行船証	\$50
4.5	Re-issue of Discharge Letter (addressed to Marine Department) 重發註銷押記之文件 (註明由海事處收件)	\$300
5.	Mortgage Loan 物業按揭貸款	
5.1	Loan Certificate (per confirmation) 按揭貸款證明 (每份證明)	\$300
5.2	Interest Rate Reduction (per contract) 申請調低按揭利率(每份合約)	\$2,000
5.3	The insured amount is based on the cost of reinstating the pledged property 以抵押物業恢復原狀所需之費用作為保額的基準	\$2,000 per year per property (included the annual valuation fee) 每年每物業\$2,000 (已包括每年之估價費用) Note: handling fee for the first year would be exempted if this request is arranged upon loan application 附註: 如在貸款申請同時安排此請求則首年之手續費可豁免
5.4	Non-Discharged Title Deeds Storage Fee 尚未辦理押記註銷之契據保管費用	\$300 per month (applicable only to full settled contract) 每月\$300 (只適用於已清還之合約)
6.	Japan Property Mortgage Loan (房地產融資-日本地區)	
6.1	Handling Fee 手續費	2% on finance amount 信貸額的 2%
6.2	Partial Prepayment – within the first year from the date of drawdown of the loan (per request) 提前償還部份貸款 - 如果在提取貸款日期起計第一年之內(每項申請)	2% of prepaid amount (min. JPY30,000) 提前償還款項之 2% (最少日元 30,000)
6.3	Partial Prepayment – after the first year but within the second year from the date of drawdown of the loan (per request) 提前償還部份貸款 - 如果在提取貸款日期起計第一年之後但在提取貸款日期起計第二年之內 (每項申請)	1% of prepaid amount (min. JPY30,000) 提前償還款項之 1% (最少日元 30,000)
6.4	Partial Prepayment – starting from the third year from the date of drawdown of the loan (per request) 提前償還部份貸款 - 如果在提取貸款日期起計第三年開始(每項申請)	JPY30,000 日元 30,000
6.5	Discharge Handling Fee 押記註銷之手續費	JPY50,000 日元 50,000
7.	Re-issue Monthly Statement / Debit Note / Official Receipt / Settlement Advice (per contract) 重發月結單 / 付款通知書 / 收據 / 清繳通知書 (每份合約)	
7.1	For period over 1 month 超過 1 個月或以上	\$200



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7.2	For period within 1 month 1 個月內	Free of charge 免費
8.	Payment Services / Balance Refund (per transaction) 支付服務 / 餘額退款 (每項交易)	
8.1	Via Electronic Payment to account held with Bank of China (HK) Ltd or Standard Chartered Bank (HK) Ltd 透過電子付款到中國銀行(香港)有限公司或渣打銀行(香港)有限公司之戶口	Free of charge 免費
8.2	Via Electronic Payment to account held with the bank other than Bank of China (HK) Ltd or Standard Chartered Bank (HK) Ltd 透過電子付款到非中國銀行(香港)有限公司或非渣打銀行(香港)有限公司之戶口	\$50
8.3	Via Cheque 透過支票支付	Free of charge 免費
8.4	Via Cashier's Order 透過銀行本票支付	\$100
8.5	Via Telegraphic Transfer to account held with local banks and/or overseas banks 透過電匯到本地銀行及/或海外銀行之戶口 Note: the bank charges of the correspondent bank and/or beneficiary bank shall be re-charged by our company at bank cost if such charges is to be paid by the remitter 附註：如代理銀行及/或收款銀行之銀行收費由匯款人負責支付，則本公司將另外收取該銀行收費	\$200 (only applicable to CHATS for HKD / USD / EUR / RMB to account held with local banks) (只適用於 CHATS 港元 / 美元 / 歐元 / 人民幣到本地銀行之戶口) \$400 (applicable to other currencies to account held with local banks and/or any currencies to account held with overseas banks) (適用於其他幣值到本地銀行之戶口及/或任何幣值到海外銀行之戶口)
8.6	Via Electronic Payment to account held with the bank other than Bank of China (HK) Ltd or Standard Chartered Bank (HK) Ltd for balance refund after loan settlement in full 在貸款全額結算後，餘額退款透過電子付款到非中國銀行(香港)有限公司或非渣打銀行(香港)有限公司之戶口	\$10
9.	Cheque Returned / Autopay Returned (any reason) 支票退票 / 自動轉賬退回 (任何原因)	
9.1	Per Transaction 每項交易	\$150
10.	Audit Confirmation 核數證明	
10.1	Per confirmation 每份證明	\$500
11	Credit Information Checking 信貸資料查詢報告	
11.1	Per Request 每項申請	\$500
12.	Re-issue Personal Data confirmation (PDPO) – Confirmation Letter 重發個人資料(私隱)條例資料覆核 – 覆核信件	
12.1	Per Confirmation 每份證明	\$500
13.	Cash Repayment (per transaction) 現金還款 (每項交易)	
13.1	USD / JPY / RMB 美元 / 日元 / 人民幣	0.3% of the transaction amount (min. charge of RMB100 for Cash Repayment on RMB) 交易款項的 0.3% (人民幣現金還款最低收費為人民幣 100 元)



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		Note: Our company reserves the rights to levy an extra charge for the deposit of bulk currency notes 附註：本公司保留權利對大額現鈔存款徵收額外費用
14.	Others (per transaction) 其他服務 (每項交易)	
14.1	Cancellation of Cashier's Order 註銷銀行本票	\$150
14.2	Loss of Cashier's Order 掛失銀行本票	\$500
14.3	Stop Cheque Payment Instruction 停止支付支票	\$150

Note The fees and charges as stipulated under the particular loan agreement and/or its supplement(s), if applicable, shall override the fees and charges as listed above.

附註 個別的貸款協議書及/或其補充文件所規定的收費將取代上述所列之收費，如適用。

Please note that the fees and charges as listed above may subject to change.

請注意上述所列的收費可被修改。