

Fees Schedule for Citibank Personal Loan

Handling Fee	1% per annum of the Loan ¹
Late Charge	Annualized late charge at 36% per month shall be charged on the entire amount of the monthly installment from the repayment date until full payment is received ^{2,6} .
Early Repayment Fee	Charged on the entire principal amount of the Loan according to the date of early repayment as follows or HK\$100 (whichever is higher) ^{3,6} : <ul style="list-style-type: none"> • For loan tenor 12/24/36/48/60 1.5% per year according to the remaining tenor rounded up to a yearly basis • For loan tenor 6/18/30/42/54 0.75% for remaining tenor within 6 months plus 1.5% per year for each additional remaining tenor rounded up to a yearly basis
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 ^{4,6} .
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 ^{5,6} .
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 Handling fee shall be non-refundable and shall be payable by the customer to Citibank. This fee shall be debited up front from the approved loan amount to be disbursed to the customer.

² The Late Charge will be calculated and accrued on a monthly basis. The Late Charge amounts are rounded up to the nearest integer.

³ Partial repayment of the loan is not permitted.

⁴ Maximum extension period must not exceed 45 days from the date of loan drawdown

⁵ If the subsequent repayment date selected is more than 1 month from the current repayment date.

⁶ The amount for Late Charge/ Early Repayment Fee/ Extension Fee is rounded up to the nearest integer.

