

12 December 2022

Dear Valued Customer,

**Notice of Personal Instalment Loan Late Repayment Charge Reduction**

Thank you for your valued support to our Bank's services.

Kindly be informed that with effect from 30 December 2022, Shanghai Commercial Bank (the "Bank") will reduce the Late Repayment Charge of Personal Instalment Loan. The Bank will revise the following charge under Personal Instalment Loan of Loan & Overdraft Accounts Services of General Banking Service Charges as follows:

Type of Service	Existing Charge	Revised Charge
Late Repayment Charge	4% per month (i.e. 48% per annum) on amount of any overdue monthly repayment(s) from the date of default until the date actual repayment (min. HKD400 per month)	3% per month (i.e. 36% per annum) on amount of any overdue monthly repayment(s) from the date of default until the date actual repayment (min. HKD400 per month)

For the avoidance of doubt, save for the above mentioned, all other parts of the "Banking Service Charges (Effective from October 2021)" shall remain in full force and effect. For enquiries, please contact our branch staff, or call our Customer Service Hotline on 2818 0282, or visit our website at [www.shacombank.com.hk](http://www.shacombank.com.hk).

Yours faithfully,  
Shanghai Commercial Bank Limited

If there is any conflict between the English and Chinese versions of this notice, the English version shall prevail.

親愛的客戶：

**有關下調私人分期貸款逾期還款利息**

感謝閣下對本行服務的支持。

謹通知閣下，上海商業銀行（「本行」）將由2022年12月30日起，下調私人分期貸款逾期還款利息。本行將修訂以下一般銀行服務收費之放款及透支服務之私人分期貸款項目如下：

服務類別	現行收費	修訂後收費
逾期還款利息	按任何逾期未付之還款額，由逾期日起計至付款日止，以月息4%（即年息為48%）計算（最低收費每月HK400）	按任何逾期未付之還款額，由逾期日起計至付款日止，以月息3%（即年息為36%）計算（最低收費每月HK400）

為免疑問，除上述修訂外，《銀行服務收費（2021年10月生效）》之其餘部份將維持有效及具完全法律效力。如有任何查詢，歡迎親臨本行與本行職員聯絡、致電客戶服務熱線 2818 0282 或瀏覽本行網頁 [www.shacombank.com.hk](http://www.shacombank.com.hk)。

上海商業銀行有限公司 謹啟  
2022年12月12日

此通知之中英文版本如有任何歧異，概以英文版本為準。