

AUTO LOAN

Early Settlement Charges	<ul style="list-style-type: none"> • 20% interest rebate • 1% of loan amount • 1-month interest in lieu of notice
Late Payment Charge	SGD50 per month
Late Interest Charge	Prevailing prime lending rate plus 5% per annum

DEBT CONSOLIDATION PLAN

Processing Fee	1.5% of the approved loan amount of a minimum of S\$300, whichever is higher (Waiver of the applicable processing fee if you apply now and when your application is approved)
Late Fee	SGD80 per month
Early/ Full Repayment Fee*	3% of outstanding loan amount or S\$300, whichever is higher
Overdue/default interest	5% p.a. plus HL Bank Prime Rate, the monthly instalment will be charged with this default interest rate when the monthly instalment is not made

*1 month interest in lieu will be charged if redemption is done immediately.

REVOLVING CREDIT FACILITY

Annual Fees	S\$88 (Inclusive of GST), 1st year annual fee waived
Prevailing Interest Rate	HLBS Prime + 10% p.a., Min OD interest \$5. Customers will be charged the moment they use their assigned credit limit.
Late payment Fees	S\$80. will be charged each month when customers are late in making the minimum payment or did not pay the minimum payment
Overlimit Fees	S\$40. will be charged each time when the total outstanding exceed the assigned credit limit