



## Fees & Charges

1. Booking Fee : US\$ 200 fee payable once application form is submitted, non-refundable.
2. Administration Fee : 0.25% of credit limit, with minimum US\$ 200 / AU\$ 200 per approved application (for new & top up program) included stamp duty free.
3. Provision (Bank Fee) : 1% of approved credit limit (for new loan)
4. Early/Partial Payment Fee : 1% of the value of the partial or complete early repayment
5. Loan Rescheduling Fee : US\$ 100 / AU\$ 100.
6. Notary Charge : Will be charged to borrower.
7. Valuation Fee : Appraisal charge to be paid by borrower in advance.
8. Insurance : Will be charged to the borrower.
9. Interest Rate : Interest is charged at a variable rate, based on LIBOR or Cost of Funds (COF) for the currency of the loan. A margin and other related cost are added to the COF. Please refer to your APFM sales associate to obtain prevailing interest rates.