

## BOC Retail Mortgage Fees and Charges

### Prior to LO acceptance

No fees to be levied

### After LO acceptance, but pending disbursement

1. Any amendment to letter of offer (including change borrowers/mortgagor/loan tenor/loan packages/loan amount)	Charge cancellation fee as per LO cancellation clause
2. Change of law firm managing your loan	\$500
3. Loan cancellation (including bridging loan)	As per LO, otherwise: 1.5% of the cancelled amount
4. Change of insurance company for fire insurance (subject to the Bank's approval)	\$100 per year

### After LO acceptance, and loan is disbursed

5. Any other amendment to letter of offer (including change of borrower and/or mortgagor (not involving part-purchase), tenor, payment mode, etc)	\$750 (Legal and valuation fees to be borne by customer) + applicable repricing fee based on LO
6. Part purchase/Part sale request (Including change in borrower/mortgagor; all other costs to be borne by customers)	\$1500 (Legal and valuation fees to be borne by customer)
7. Request for additional cash-out (Legal and valuation fees to be borne by customer)	\$800
8. Capital partial prepayment or full repayment	As per LO
9. Re-pricing	As per LO, otherwise: within lock in period: 1.5% of the outstanding balance; no lock period/after lock in period: \$500
10. To request for CPF usage (previously no CPF usage)	\$500
11. Change of insurance company for fire insurance (subject to the Bank's approval)	\$100 per Year
12. Loan statements request (per statement):	
12.1. Current year adhoc loan statement request	\$30.28 (inclusive of GST) per statement  <b>From 1 Jan 2024 onwards</b> \$30.56 (inclusive of GST) per statement
12.2. Yearly statement request (Past 1 year to 3 years)	\$30.28* (inclusive of GST) per statement  <b>From 1 Jan 2024 onwards</b> \$30.56* (inclusive of GST) per statement  *waived for request made within 4 months from original statement date
12.3. Yearly statement request (More than 3 years)	\$50.47 (inclusive of GST) per statement

	<b><u>From 1 Jan 2024 onwards</u></b> \$50.93 (inclusive of GST) per statement
13. Request for Bank's consent to tenancy	\$1,000
14. Retrieve documents (including valuation report, letter of offer, etc)	\$30 per copy, waived for the first year from the date of disbursement of the loan
15. Cancellation/lapse/reschedule of Prepayment Notice/completion date	\$300
<b>After the loan is fully paid off</b>	
16. Safe-keeping of title deeds (2 months from discharge of mortgage)	\$504.67 (inclusive of GST) per year <b><u>From 1 Jan 2024 onwards</u></b> \$509.35 (inclusive of GST) per year