OHow to calculate a delinquent charge

If you do not complete the payment by the due date, you need to calculate the amount of a delinquent charge based on the date to start the charge, the interest rate, and the calculation method that was explained below, and make payment of the total amount.

However, if a delinquent charge (including the delinquent charge already paid if available) is less than \$100, you do not need to pay such charge except that such charge is imposed with regard to credit with interest.

The amount of principal \times interest of delinquent charge \times (the number of days from the date to start imposing the charge to the payment date /365) = The total amount of delinquent charge payable

If the total amount payable has a fraction of less than \$1, please round down the fraction.

OThe priority of payment

In the case that a delinquent charge must be paid, if the amount received is less than the total amount of the principal and the delinquent charge payable, the amount received should be appropriated to the next order.

- (1) Delinquent charge
- (2) Principal