

Adjustment to the part of charges of the Bank of East Asia (China).Ltd

Dear Customer:

In line with current market trends and in order to provide our customers with an improved level of service, we plan to adjust part of charges of《The Schedule of Charges of the Bank of East Asia (China) Ltd》 effect from Jan. 11th 2019 as follows:

➤ Adjustment to the Current Fees:

| No. | Fee Items | Applicable customers | Current Fee | Adjusted Fee |
|------------|------------------------|-----------------------------|---|---------------------|
| 127 | Account Management Fee | Personal Customer | 1. 0.48 % of the total principle per month; 2. Total amount of principle multiply fee rate and one-time charge at first term: 6 terms : 2%-3% 12 terms : 1.8%-4% 24 terms : 3%-7% 36 terms : 4.5%-10% 48 terms : 4.5%-12% 60 terms : 6.2%-15% Based on contract in the above-mentioned scope. | Deletion |

Should you have any queries, please visit any branch or sub-branch of BEA China in Mainland China, or contact our Customer Service Hotline at 95382(land line/mobile).

Thank you.

The Bank of East Asia (China) Limited
11th Jan., 2019