

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》 effected from Jan 1st , 2023 as follows:

➤ **Adjustment to the Current Fees:**

No.	Fee Items	Applicable customer	Current Fee	Adjusted Fee
131	Factoring Business Commission	Corporate Customer	Fee Items: Domestic Factoring Business Commission Standard Charges: 0.2%-2% of par value of the invoice; small and micro enterprises will be free of charge. Service Function: Domestic factoring business	Fee Items: Factoring Business Commission Standard Charges: 0.2%-2% of par value of the invoice; small and micro enterprises will be free of charge. Service Function: Factoring business
1	Cheque Cash Cheque	Personal /Corporate Customer	RMB0.60 per item, Cheque Cost Fee Temporarily Free	Handling Fee: RMB0.60 per item
1	Cheque Transfer Cheque	Personal /Corporate Customer	Sorter Cheque Handling Fee: RMB1 per item, Cheque Cost Fee Temporarily Free Other Cheque Handling Fee: RMB0.60 per item, Cheque Cost Fee Temporarily Free	Sorter Cheque Handling Fee: RMB1 per item Other Cheque Handling Fee: RMB0.60 per item
1	Cheque Sorter Open Cheque	Personal /Corporate Customer	Handling Fee: RMB1 per item, Cheque Cost Fee Temporarily Free	Handling Fee: RMB1 per item

No.	Fee Items	Applicable customer	Current Fee	Adjusted Fee
2	Commercial Bill	Corporate Customer	<p>Fee Items:</p> <p>Banker's Acceptance Bill Commercial Acceptance Bills</p> <p>Standard Charges:</p> <p>Expense: RMB 0.48 yuan each of paper Banker's Acceptance Bill. Lost Report Fee:Fees of report of loss meeting the reporting requirements are at 0.1% of par value for paper Banker's Acceptance Bill. (Lack of RMB 5 yuan, charge for RMB 5 yuan, maximum RMB 2000 yuan per item)</p> <p>Cost Fee: RMB0.48 per item of paper Commercial Acceptance Bill. Lost Report Fee:Fees of report of loss meeting the reporting requirements are at 0.1% of par value for paper Commercial Acceptance Bill. (Minimum RMB 5 yuan, maximum RMB 2000 yuan per item)</p> <p>Service Function:</p> <p>Provide Banker's Acceptance Bill Service and cost fee Provide Commercial Acceptance Bill Service and cost fee</p>	<p>Fee Items:</p> <p>Commercial Bill</p> <p>Standard Charges:</p> <p>Cost Fee: RMB 0.48 per item of paper Commercial Acceptance Bill. Cost Fee: RMB 0.48 per item of paper Bank's Acceptance Bill. Lost Report Fee: 0.1% of par value for paper Bank's Acceptance Bill if deemed acceptable by requirement. (Minimum RMB 5, maximum RMB 2000 per item)</p> <p>Service Function:</p> <p>Provide Commercial Bill Service</p>

No.	Fee Items	Applicable customer	Current Fee	Adjusted Fee
37	Banker's Acceptance Bill	Corporate Customer	<p>Standard Charges:</p> <p>0.5‰-2‰ of par value. Expense: RMB 0.48 yuan each of paper Banker's Acceptance Bill. Lost Report Fee:Fees of report of loss meeting the reporting requirements are at 0.1% of par value for paper Banker's Acceptance Bill. (Lack of RMB 5 yuan, charge for RMB 5 yuan, maximum RMB 2000 yuan per item)</p> <p>Service Function:</p> <p>Provide Banker's Acceptance Bill Service and cost fee</p>	<p>Standard Charges:</p> <p>0.5‰-2‰ of par value.</p> <p>Service Function:</p> <p>Provide Bank's Acceptance Bill (paper or electronic) Service</p>
4	Inter-bank Counter Remittance for Corporate Customers	Corporate Customer	<p>For small and micro enterprises and individual businesses, no matter the size of the remittance amount, the fee will be 10% discount. Note: Real time guarantee for urgent transfers (20% surcharge over normal rate).The surcharge is not applicable to small and micro enterprises. Free charge for relief or charity fund transfer.</p>	<p>For small and micro enterprises and individual businesses, no matter the size of the remittance amount, the fee will be 10% discount. Note: Real time guarantee for urgent transfers (20% surcharge over normal rate).The total amount after surcharge should not exceed the related tiers of RMB 5, RMB 10, RMB 15, RMB 20 and RMB 200. Free charge for national treasury, relief or charity fund transfer.The surcharge is not applicable to</p>

No.	Fee Items	Applicable customer	Current Fee	Adjusted Fee
				small and micro enterprises, and individual businesses.
138	Monitoring Fee	Corporate Customer	Service Function: Provide Funds Reserve Service, including reserve RMB overseas loans from domestic	Service Function: Provide Funds Monitoring Service
45	Local Currency Overseas Lending	Corporate Customer	Standard Charges: Charged at 0.1%/year - 1%/year of the lending value according to the agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle. (small micro entities will not be charged) Service Function: Provide FCY Overseas Lending	Standard Charges: Charged at 0.1%/year - 1%/year of the lending value according to the agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle. Maximum CNY200,000/year. (small micro entities will not be charged) Service Function: Provide LCY Overseas Lending
57	Foreign Currency Overseas Lending	Corporate Customer	Charged at 0.1%/year - 1%/year of the lending value according to the agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle. (small micro entities will not be charged)	Charged at 0.1%/year - 1%/year of the lending value according to the agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle. Maximum CNY200,000/year or equivalent. (small micro entities will not be charged)

No.	Fee Items	Applicable customer	Current Fee	Adjusted Fee
12	Cash withdrawal at 3rd party's ATM in different city	Personal Customer	Domestic: handling fee is RMB2 per transaction Overseas(including HongKong and Macau): handling fee is RMB10 per transaction	Domestic: handling fee is RMB2 per transaction Overseas(including HongKong, Macau and Taiwan): handling fee is RMB10 per transaction
13	ATM Query at 3rd party's ATM	Personal Customer	Domestic: Free Overseas(including HongKong and Macau): RMB2 per query	Domestic: Free Overseas(including HongKong, Macau and Taiwan): RMB2 per query
3	Personal Interbank Counter Remittance	Personal Customer	Note: Real-time guarantee for urgent transfer (20% surcharge over normal rate); Free charge for relief or charity fund transfer.	Free charge for national treasury, relief or charity fund transfer. According to the written entrustment of the customer, the extra expedited fee will not be charged for the expedited immediate business that ensures that the real-time funds arrive at the payee's bank of deposit.

➤ **To delete fee item:**

No.	Fee Items	Applicable customer	Current Fee	Adjusted Fee
2	Banker's Draft	Personal /Corporate Customer	Temporarily Free	Nil
3	Banker's Bill	Personal /Corporate Customer	Temporarily Free	Nil
4	Lost Report of Banker's Bill, Banker's Draft and Cheques	Personal /Corporate Customer	Lost Report of Banker's Bill, Banker's Draft: Temporarily Free Lost Report of Cheques: Temporarily Free; Postage and telegram charges would be charged additionally if the reporter for stop payment requires to notify the other party bank.	Nil
43	Commercial Acceptance Bills	Corporate Customer	Cost Fee: RMB0.48 per item of paper Commercial Acceptance Bill. Lost Report Fee:Fees of report of loss meeting the reporting requirements are at 0.1% of par value for paper Commercial Acceptance Bill. (Minimum RMB 5 yuan, maximum RMB 2000 yuan per item)	Nil
16	Cash withdrawal by FCY credit card	Personal Customer	3% of amount (VISA,MASTER)	Nil

33	Flexible staging Fee (Staging fee also apply to cash staging)	Personal Customer	<p>Only for Personal Credit Card.</p> <p>Total amount of principle multiply fee rate. Different fee rate for different industry or business scale. Staging fee one-time charge at first term or monthly charge at several terms.</p> <p>Change the form of fixed charge to differentiated charge as follows:</p> <p>Maximum staging fee (per term) :</p> <p>3 terms: 1.10%</p> <p>6terms: 0.95%</p> <p>12terms: 0.92%</p> <p>18terms: 0.90%</p> <p>24terms: 0.90%</p> <p>36terms: 0.90%</p>	Nil
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34	Statement staging Fee	Personal Customer	<p>Total amount of principles multiply fee rate. Change the form of fixed charge to differentiated charge as follows: Maximum staging fee (per term) :</p> <p>3 terms: 1.10% 6terms: 0.95% 12terms: 0.92% 18terms: 0.90% 24terms: 0.90% 36terms: 0.90%</p>	Nil
35	Mailing staging Fee	Personal Customer	<p>Change the form of fixed charge to differentiated charge as follows: Maximum staging fee (per term) :</p> <p>3 terms: 1.10% 6terms: 0.95% 12terms: 0.92% 18terms: 0.90% 24terms: 0.90% 36terms: 0.90%</p>	Nil

36	Large amount staging Fee	Personal Customer	<p>Only for Personal CNY Credit Card.</p> <p>Total amount of principle multiply fee rate.Different fee rate for different industry or business scale. Staging fee one-time charge at first term or monthly charge at several terms.</p> <p>One-time charge at first term as follow:</p> <p>3 terms: 1.35%-4.5%</p> <p>6 terms: 2.37%-4.5%</p> <p>12 terms: 4.5%-8%</p> <p>18 terms: 6%-10%</p> <p>24 terms: 8%-12%</p> <p>36 terms: 11.6%-16%</p> <p>48 terms: 14.87%-20%</p> <p>60 terms: 18.05%-24%</p> <p>Monthly charge at several terms as follow:</p> <p>12 terms: 4.8%(0.4% per month)</p> <p>24 terms: 8.76%-12%(0.365%-0.5% per month)</p> <p>36 terms: 12.96%-18%(0.36%-0.5% per month)</p> <p>48 terms: 17.52%-24%(0.365%-0.5% per month)</p> <p>60 terms: 21.9%-30%(0.365%-0.5% per month)</p>	Nil
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Free charge the related fees of credit funds' entrusted payment (only for the domestic registered enterprise and individual business), including but not limited to the following fee items:

CNY Settlements: Inter-bank Counter Remittance for Corporate Customers, Cross-Boundary RMB remittance for Corporate Customers (including Handling fee, Transfer fee, Additional charges may be incurred from the overseas bank and cannot be waived), CNY Transfer/Remittance to 3rd party account (Corporate Cyberbanking).

FCY Settlements: Overseas Outward Remittance(D/D)(including additional charges may be incurred from the overseas bank and cannot be waived),Overseas Outward Remittance(T/T)(including additional charges may be incurred from the overseas bank and cannot be waived, additional cable fee of general type), Domestic Cross-city Outward Remittance, Intra-city Remittance, Cross Boundary Express Remittance(Corporate), FCY Outward Remittance(Corporate Cyberbanking) (including additional charges may be incurred from the overseas bank and cannot be waived, additional cable fee of general type) .

The bank charges violation report telephone and complaint handling telephone: 95382;Letter to report complaints network channels: <https://www.hkbea.com.cn/footer/ContactUs/>;
email:<https://www.hkbea.com.cn/Header/BusinessNetwork/BranchATM/branch/>;You can also go to each outlet to give feedback or register the Customer Suggestion Book.

Should you have any queries, please visit any branch or sub-branch of BEA China in Chinese Mainland, or contact our Customer Service Hotline at 95382.

Thank you.

The Bank of East Asia (China) Limited
26th Dec., 2022