

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 December 28th, 2023 as follows:

➤ **Adjustment to the Current Fees:**

No.	Fee Items	Original applicable customers	Current applicable customers	Standard Charges	Adjusted fee standard
16	Main Gold Card Annual Fee	Personal Customer	Personal Customer	RMB300 per year for personal CNY Credit Card and VISA Credit Card	RMB300 per year per card
17	Supplementary Gold Card Annual Fee	Personal Customer	Personal Customer	RMB150 per year	RMB150 per year per card
18	Main Classic Card Annual Fee	Personal Customer	Personal Customer	RMB120 per year	RMB120 per year per card
19	Supplementary Classic Card Annual Fee	Personal Customer	Personal Customer	RMB120 per year	RMB60 per year per card
20	Main Platinum Card Annual Fee	Personal Customer	Personal Customer	RMB800 per year(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card) RMB2000 per year for BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card	RMB600 per year per card

21	Supplementary Platinum Card Annual Fee		Personal Customer	Personal Customer	RMB400 per year	RMB400 per year per card
23	Sign Purchase Sheet Query Fee	Domestic	Personal /Corporate Customer	Personal Customer	RMB20 for each copy , Free for Platinum Card(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card)	RMB20 for each copy , Free for Platinum Card
		Overseas	Personal Customer	Personal Customer	USD5 for each copy; USD25 for each copy of sign purchase sheet in hotels (only for VISA Credit Card); Free for Platinum Card	USD5 for each copy; USD25 for each copy of sign purchase sheet in hotels (only for VISA Credit Card); Free for Platinum Card
27	Cash Advance Fee		Personal Customer	Personal Customer	1% of the Cash Advance for Personal CNY Credit Card; Minimum RMB15 per transaction; 3% of the Cash Advance overseas for VISA Credit Card; Minimum USD3 per transaction	1% of the Cash Advance for Personal CNY Credit Card; Minimum RMB10 per transaction; 3% of the Cash Advance overseas for VISA Credit Card; Minimum USD3 per transaction
28	Credit Balance Refund Handling Fee		Personal Customer	Personal Customer	1% of refund if by other banks for Personal CNY Credit Card; refund if through self-service channel (Credit Card Wechat public address) by other banks for free ; Minimum RMB15 per transaction; 0.5% of refund for VISA Credit Card; Minimum USD1 per transaction	free for Personal CNY Credit Card ; 0.5% of refund for VISA Credit Card; Minimum USD1 per transaction
30	Additional Statement Copy		Personal Customer	Personal Customer	Platinum credit card for free (with the exception of BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card),	Platinum credit card for free, otherwise, RMB5 per copy, RMB20 per copy for express process. Additional electronic Statement

				otherwise, RMB5 per copy, RMB20 per copy for express process. Additional electronic Statement Copy:Free for time period equals to or less than 24 terms; if time period extend 24 terms, platinum credit card for free (with the exception of BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card), otherwise RMB5 per copy	Copy:Free for time period equals to or less than 24 terms; if time period extend 24 terms, platinum credit card for free , otherwise RMB5 per copy
31	Overseas ATM Enquiry Fee	Personal Customer	Personal Customer	RMB3 per enquiry for CNY Credit Card; Free for Platinum Card (except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card);	RMB3 per enquiry for CNY Credit Card; Free for Platinum Card;
33	SMS Notification Fee	Personal Customer	Personal Customer	RMB3 per month for BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card; Free for the rest card series	RMB3 per month for personal CNY Credit Card

➤ **To delete fee item::**

No.	Fee Items	Applicable customers	Standard Charges	Adjusted fee standard
22	Lost Card Fee	Personal Customer	RMB35 per card, Free for Platinum Card(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card)	Nil

24	New/Replacement Card Fee	Personal /Corporate Customer	Free(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card); RMB35 per card for express process RMB20 for BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card and RMB35 per card for express process	Nil
34	Issue identification certificates	Personal Customer	RMB15 per copy for credit card related identification certificates (account cancellation certificate, fully settlement certificate etc.); extra charge RMB20 if express delivery needed.	Nil

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
28th Dec.2023