

## **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 1<sup>st</sup> , 2024 as follows:

➤ **New charges:**

No.	Fee Items	Charge standard and expression
New	Syndicated Loan Others fee	<p><b>Applicable customer :</b> Corporate Customer for Syndicated Loan</p> <p><b>Standard Charges :</b> According to the agreement</p> <p><b>Service Function :</b> In a syndicated loan, if the borrower requests and the lending bank agrees (after risk assessment), the loan can be extended after the maturity date. The process is generally coordinated by the lead bank, who discusses the terms of the extension with the lending bank and the borrower. After all parties agree, an extension agreement is signed. [The expenses are typically referred to as extension fees or similar expressions.]</p> <p>If the borrower or obligor violates, amends, or changes the commitments or other provisions in the syndicated loan financing documents, they may apply for exemption or amendment, which the lending bank can grant. The process usually involves the lead bank coordinating communication between the borrower or obligor and the lending bank. The lending bank will independently evaluate and assess the risks before deciding whether to grant approval. Once the required approval threshold specified in the syndicated loan financing documents is met, the agent bank issues a written confirmation of the approved exemption.[The expenses are typically referred to as waiver fees, amendment fees or similar descriptions.]</p> <p><b>Additional explanation For Pricing Basis:</b> Market-oriented price</p>

New	Commission fee of Entity Large-denomination Certificate of Deposit Transfer	<p><b>Applicable customer :</b> Corporate Customer</p> <p><b>Standard Charges :</b> 0.2% per transferred principal amount, charged to transferor or transferee as agreed. Maximum commission fee is CNY200,000 per transfer.</p> <p><b>Service Function:</b> Provide transfer service of Entity Large-denomination Certificate of Deposit for corporate clients.</p> <p><b>Additional explanation For Pricing Basis:</b> Market-oriented price</p>
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Note: New charges will take effect from April 1, 2024.

➤ **Adjustment to the Current Fees:**

Fee Items	Applicable customer	Current Fee	Adjusted Fee
Commercial Bill	Corporate Customer	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. Loss 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)	Loss 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)
Cash Advance Fee	Personal Customer	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	1% of the Cash Advance for Personal UnionPay and Master Credit Card; Minimum RMB10 per transaction; 3% of the Cash Advance for VISA Credit Card; Minimum USD3 per transaction
Banker's Acceptance Bill	Corporate Customer	0.5‰-2‰ of par value	0.5‰ of par value
Annual Fee*	Corporate Customer	RMB150 per year. For small and micro enterprises and individual businesses, the fee will be 50% discount.	RMB500 per year. For small and micro enterprises and individual businesses, the fee will be 50% discount.
Cross Boundary Express Remittance(Corporate)	Corporate Customer	0.1% of remittance amount; Minimum HKD20, Maximum HKD1000	0.1% of remittance amount; Minimum HKD20, Maximum HKD200
Costs of USB-Key( Generation One)	Corporate Customer	RMB50 per item. Small and micro enterprises and individual businesses enjoy a preferential price of RMB48 per item.	RMB48per item.

Corporate operating funds smart analysis*	Corporate Customer	1) One-off implementation fee: RMB 50,000 2) Service fee: RMB 5,000 per month	1) One-off implementation fee: RMB 100,000 2) Service fee: RMB10,000 per month
Discharge Fee (to be charged when the loan is paid off)	Personal Customer	<b>Chapter description:</b> 7.1Retail Financing Business-Other Retailing Loan (Mortgage loans for an enterprise included) <b>Applicable customer:</b> Personal /Corporate Customer	<b>Chapter description:</b> 7.1Retail Financing Business-Other Retailing Loan <b>Applicable customer:</b> Personal Customer
Handling Fee on Change of Loan Terms.Including: Repayment date, Repayment method, interest rate, Collateral、 Guarantor、 Mortgagor and remaining loan tenor ,etc.	Personal Customer	<b>Chapter description:</b> 7.1Retail Financing Business-Other Retailing Loan (Mortgage loans for an enterprise included) <b>Applicable customer:</b> Personal /Corporate Customer	<b>Chapter description:</b> 7.1Retail Financing Business-Other Retailing Loan <b>Applicable customer:</b> Personal Customer
Syndicated Loan Arrangement fee*	Corporate Customer for Syndicated Loan	0%-3% of total facility limit	0%-5% of total facility limit
Annual Handling Fee*	Personal and Corporate Customer (principal )	0.3% of the entrust loan value per year. Minimum charge is RMB 5,000 per year, and maximum charge is RMB 150,000 per year.	Loan amount*0.3%.The principal pays the commission. CNY5,000 or equivalent.Maximum commission amount is CNY450,000 or equivalent per deal.

Annual Handling Fee for Extension*	Personal and Corporate Customer (principal )	0.3% of the entrust loan value per year. Minimum charge is RMB 5,000 per year, and maximum charge is RMB 150,000 per year.	Loan amount*0.3%. The principal pays the commission. CNY5,000 or equivalent. Maximum commission amount is CNY450,000 or equivalent per deal.
Wealth Management products issued by our bank  (Charge items mainly involve subscription fee, transfer fee, custodian fee, redemption fee, and floating management fee, etc.)	Personal /Corporate Customer	Refer to the product instruction	Refer to the product instruction Regard to QDII “Ji Jin Bao” Series investment products, the upper limit of subscription fee shall not exceed 3 million RMB or equivalent foreign currency, and the upper limit of switch fee shall not exceed 1.5 million RMB or equivalent foreign currency.

Note: The above fee increase marked "\*" will take effect from 1 April 2024.

➤ **To delete fee item:**

<b>Fee Items</b>	<b>Applicable customer</b>	<b>Current Fee</b>	<b>Adjusted Fee</b>
Credit Balance Refund Handling Fee	Personal Customer	free for Personal CNY Credit Card; 0.5% of refund for VISA Credit Card; Minimum USD1 per transaction	/

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  
29<sup>th</sup> Dec., 2023