

## 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 will launch the Visa Infinite credit Card and adjust part of charges of 《The Schedule of Charges of the Bank of East Asia (China) Ltd》 effected from October 8th , 2025 as follows:

### ➤ Introduction of new charges:

No.	Fee Items	Applicable customers	Standard Charges	Additional explanation For Pricing Basis
New	Visa Infinite Primary Card Annual Fee	Personal Customer	RMB1800 per card per yaer,First-year annual fee free	Market-oriented price
New	Visa Infinite Supplementary Card Annual Fee	Personal Customer	RMB900 per card per yaer,First-year annual fee free	Market-oriented price

### ➤ Adjustment to the Current Fees:

No.	Fee Items		Applicable customers	Standard Charges	Adjusted fee standard	Additional explanation For Pricing Basis
22	Sign Purchase Sheet Query Fee	Domestic	Personal Customer	RMB20 for each copy , Free for Platinum Card	For Personal UnionPay RMB Credit Cards Only: RMB20 for each copy , Free for Platinum Card	Market-oriented price
		Overseas	Personal Customer	RMB35 for each copy (only for VISA Credit Card); Free for Platinum Card	RMB35 for each copy; Free for Platinum Card and Infinite Card	Market-oriented price
23	Domestic Courier Service Fee		Personal Customer	RMB20 per time; Free for Platinum Card	RMB20 per time; Free for Platinum Card and Infinite Card	Market-oriented price
24	Overseas Replacement Card Fee		Personal Customer	RMB1200 per card(only for VISA Credit Card); Free for Platinum Card	RMB1200 per card(only for VISA Credit Card); Free for Platinum Card and Infinite Card	Market-oriented price

25	Cash Advance Fee	Personal Customer	1% of the Cash Advance; Minimum RMB10 per transaction	1% of the Cash Advance applies to all card types; Minimum RMB10 per transaction	Market-oriented price
26	Foreign Exchange Transaction Fees	Personal Customer	1.5% of transaction amount for VISA Credit Card; 1.5% of transaction amount for BEA Master Credit Card	This fee applies when the transaction currency differs from the cardholder's foreign currency settlement account currency. A charge of 1.5% of the transaction amount will be processed for all card types	Market-oriented price
27	Additional Statement Copy	Personal Customer	Platinum credit card for free, 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, otherwise RMB5 per copy	Paper Statement Reissuance: Standard service: RMB 5 per copy, Express delivery (if requested): Additional courier fee of RMB 20, Free for Platinum Card and Infinite Card E-Statement Reissuance: Statements within 24 months (inclusive): Complimentary, Statements beyond 24 months: RMB 5 per copy, Free for Platinum Card and Infinite Card	Market-oriented price

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 contact our Customer Service Hotline at 95382.

Thank you.

The Bank of East Asia (China) Limited

3<sup>rd</sup> Jul.2025