

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 , 2026 as follows:

➤ **New charges:**

Fee Items	Charge standard and expression
Omnibus Account Upgrade	<p>Applicable customer: Corporate Customer</p> <p>Standard Charges: Upgrade Fee (one-off): RMB5000 per account Free of charge for small and micro enterprises and individual businesses</p> <p>Service Function: Provide account upgrade service. Corporate clients can open sub-accounts with current deposit, time deposit, notice deposit, certificate of deposit under one single settlement account, enabling management of various types of deposits</p> <p>Additional explanation For Pricing Basis: Market-oriented price</p>
"Host-to-host" Annual maintenance fee	<p>Applicable customer: Corporate Customer</p> <p>Standard Charges: Annual maintenance fee CNY 12,000</p> <p>Service Function: Provide "Host-to-host" maintenance service</p> <p>Additional explanation For Pricing Basis: Market-oriented price</p>
SWIFT/CIPS E-statement	<p>Applicable customer: Corporate Customer</p> <p>Standard Charges: RMB 800 per month per account Free of charge for small and micro enterprises and individual businesses for CIPS E-statement</p> <p>Service Function: BEA collects and presents the SWIFT statements of the client ' s accounts, which opened at other banks; BEA sends the statements of</p>

	<p>the client 's BEA accounts via SWIFT/CIPS to the client or the party designated by the client</p> <p>Additional explanation For Pricing Basis :</p> <p>Market-oriented price</p>
Global Account Service	<p>Applicable customer :</p> <p>Corporate Customer</p> <p>Standard Charges :</p> <p>Setup fee (one-time charge) CNY 50,000 per account Annual maintenance fee CNY 12,000 per account Free of charge for small and micro enterprises and individual businesses</p> <p>Service Function :</p> <p>Provide overseas account balance and detailed transaction list</p> <p>Additional explanation For Pricing Basis :</p> <p>Market-oriented price</p>

Note: New charges will take effect from April 1, 2026.

➤ **Adjustment to the Current Fees:**

Fee Items	Current Fee	Adjusted Fee
Cross Boundary Express Remittance (express remittance)	<p>Fee Items:</p> <p>Cross Boundary Express Remittance (Personal)</p>	<p>Fee Items:</p> <p>Cross Boundary Express Remittance (express remittance)</p> <p>The above adjustments do not involve any substantial changes to the charges for customers.</p>
Main Gold Card Annual Fee	<p>Service Function :</p> <p>For the cardholder to provide credit card overdraws inside the function, consumer credit, SMS notification, 24-hour telephone banking service, credit card paper/electronic statement, merchant preferential, integral management and so on all kinds of credit card service</p>	<p>Service Function :</p> <p>For the cardholder to provide credit card overdraws inside the function, consumer credit, SMS notification, 24-hour telephone banking service, credit card statement, integral management and so on all kinds of credit card service</p>
Supplementary Gold Card Annual Fee		
Main Classic Card Annual Fee		
Supplementary Classic Card Annual Fee		
Main Platinum Card Annual Fee		
Supplementary Platinum Card Annual Fee		
Visa Infinite Primary Card Annual Fee		
Visa Infinite Supplementary Card Annual Fee		

Domestic Courier Service Fee	Service Function : Provide separate card shipping services for customers with special urgent needs	Service Function : Provide separate card delivery services for clients with special urgent needs
SMS Notification Fee	Service Function : /	Service Function : SMS Notification
* Monitoring Fee	Standard Charges : Charged at 0.1%/year - 1%/year of the fund according to the agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle and maximum charge is RMB 200,000 per year. (small micro entities will not be charged)	Standard Charges : Based on Service Agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle and maximum charge is RMB 500,000 per year. (small micro entities will not be charged)
Exposure management fee on bank acceptance draft	Standard Charges : 0-3% p.a.; the specific charge according to the agreement. Free for small and micro enterprises;	Standard Charges : 0-3% p.a. of the exposure amount of bank acceptance draft; the specific charge according to the agreement. Free for small and micro enterprises;

Note: The above fee increase marked "*" will take effect from April 1, 2026.

➤ **To delete fee item:**

Fee Items		Current Fee	Adjusted Fee
Cost fee for issue, renewal or change Gaoya IC Card (Only for Zhuhai Branch now)		RMB20 per card	/
Online Distribution Service	Online Collection Service (Single Deduction)	AMT*0.4%~0.6%RMB Or RMB0.2~5per transaction (The specific charge standard depends on the actual agreement.)	/
	Online Collection Service (Mass Deduction)	RMB1.5~4 per transaction (The specific charge standard depends on the actual agreement.)	/

Fee Items		Current Fee	Adjusted Fee
	Online Collection Service (Wechat Alipay scan pay)	AMT*0.18%~0.9%RMB for offline Entity merchant; AMT*0.54%~1.8%RMB For online merchant, small and micro enterprises and individual businesses will be free of charge (The specific charge standard depends on the actual agreement.)	/
	Online Collection Service (scan pay of Union pay)	AMT*0.18%~0.9%RMB, small and micro enterprises and individual businesses will be free of charge (The specific charge standard depends on the actual agreement.)	/

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 branch 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 and Complaint Hotline at 95382.

Thank you.

The Bank of East Asia (China) Limited
31st Dec., 2025