

Announcement on the Adjustment of Personal Banking Service Preferential Charges by The Bank of East Asia (China) Limited (Part 1)

Dear Customer:

We sincerely appreciate your use of the products and services provided by The Bank of East Asia (China) Limited (hereinafter referred to as "BEA China" or "the Bank").

In order to adapt to market development and provide better services to customers, BEA China will offer preferential tariff for the following items:

- From January 1, 2026 to March 31, 2026, ATM fee discounts and exemptions are as follows:

Fee Items	Standard Charges	Main Classic Card	Payroll Card * Supreme Card	SupremeGold Card	SG Platinum Card	SG Diamond Card
Intra-city or Inter-city Domestic Cash Withdrawal via 3rd party's ATM	RMB 3.5 per withdrawal	The first 5 transactions per month are free of handling fees, and a handling fee of RMB 3.5 per transaction will be charged starting from the 6th transaction onwards	First 15 transactions per month are free, RMB 3.5 per transaction will be charged starting from the 16th transaction onwards	Free	Free	Free
Overseas Cash Withdrawal via 3rd party's ATM (including Hong Kong, Macau and Taiwan)	1% of the withdrawal amount (converted to RMB) + RMB 12 per withdrawal	Standard Charges	Standard Charges	Standard Charges	Free	Free

ATM Balance Enquiry via 3rd party's ATM	Domestic: Free Overseas(including Hong Kong, Macau and Taiwan): RMB 2 per enquiry	Standard Charges	Standard Charges	Standard Charges	Standard Charges	Free
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* Main Classic Card including all type of payroll cards

2. From April 1, 2026 to December 31, 2026, the ATM preferential fees will be adjusted as follows*:

No.	Fee Items	Standard Charges	Preferential Charges			
			Mass Customer ^[1]	Supreme Customer ^[1]	SupremeGold Customer ^[1]	SG Diamond Customer ^[1]
1	Intra-city or Inter-city Domestic Cash Withdrawal via 3rd party's ATM	RMB 3.5 per withdrawal	Free	Free	Free	Free
2	Overseas Cash Withdrawal via 3rd party's ATM (including Hong Kong, Macau and Taiwan)	1% of the withdrawal amount (converted to RMB) + RMB 12 per withdrawal	Standard Charges	Standard Charges	Standard Charges	Free
3	ATM Balance Enquiry via 3rd party's ATM	Domestic: Free Overseas(including Hong Kong, Macau and Taiwan): RMB 2 per enquiry	Standard Charges	Standard Charges	Standard Charges	Free
4	Intra-city Transfer via 3rd party's ATM	RMB 0 - RMB 10,000 (included): RMB 3 per transaction RMB10,000 - RMB50,000 (included): RMB 5 per transaction	Standard Charges	Standard Charges	Standard Charges	Free
5	Inter-city Transfer via 3rd party's ATM	1% of transferred amount; Minimum RMB 5 per transaction Maximum RMB 50 per transaction	Standard Charges	Standard Charges	Standard Charges	Free

*Starting from April 1, 2026, Intra-city or Inter-city Domestic Cash Withdrawal via 3rd party's ATM is free for all type of customers. Regardless of the type of card held by the

customer, it will not be used as a basis for fee reduction. The basis for fee reduction will only be determined based on the customer's corresponding customer tier in the Bank. For example, if a customer holds the Bank's general card but has reached the standard of the Bank's Supreme tier or above, they can enjoy the corresponding customer tier discount plans. If a customer holds the Bank's SG Platinum Card but does not meet the Bank's preferential customer tiers, they will not be able to enjoy the corresponding customer tier preferential plan and will be charged according to the standard fees.

3. From April 1, 2026 to December 31, the following fee items are subject to preferential reductions and adjustments**:

NO.	Fee Items	Standard Charges	Original Waiver Rules	Adjustment of Preferential Charges			
				Mass Customer ^[1]	Supreme Customer ^[1]	SupremeGold Customer ^[1]	SG Diamond Customer ^[1]
1	Loss Report of Passbook or Deposit Certificate	RMB10 per case	Free for SG Customer, SG Diamond Customer, SG card and SG Platinum Card; Please refer to the Bank's publicly announced fee standards for other details	Standard Charges	Standard Charges	Free	Free
2	Loss Report of Stamps	RMB10 per case	Free for SG Customer, SG Diamond Customer, SG card and SG Platinum Card; Please refer to the Bank's publicly announced fee standards for other details	Standard Charges	Standard Charges	Free	Free
3	Cheque Collection (excluding travelers cheques)	0.1% of amount (excluding HKD cheque); Minimum USD 15 or equivalent per cheque; Maximum USD120 or equivalent per cheque; Handling Fee for HKD Cheque: HKD100 or equivalent per cheque	50% discount for SupremeGold and SG card; minimum and maximum fees unchanged; Free for SG Platinum Card and SG Diamond Customer; Please refer to the Bank's publicly announced fee standards for other details	Standard Charges	Standard Charges	50% discount, minimum and maximum fees unchanged	Free
4	Refunding of Overseas Outward Remittance (D/D)	0.1% of remittance amount; Minimum USD 20 or equivalent,	SG Customer,SG Diamond Customer SG card and SG Platinum Card: 50% discount,	Standard Charges	Standard Charges	50% discount, minimum and maximum fees	50% discount, minimum and maximum fees

NO.	Fee Items	Standard Charges	Original Waiver Rules	Adjustment of Preferential Charges			
				Mass Customer ^[1]	Supreme Customer ^[1]	SupremeGold Customer ^[1]	SG Diamond Customer ^[1]
		Maximum USD130 or equivalent; Additional charges may be incurred from the overseas bank and can not be waived	minimum and maximum fees unchanged; Please refer to the Bank's publicly announced fee standards for other details			unchanged; additional fees are not waived	unchanged; additional fees are not waived
5	Loss of Demand Draft (D/D)	0.1% of remittance amount; Minimum USD20 or equivalent, Maximum USD130 or equivalent; Additional charges may be incurred from the overseas bank and cannot be waived.	SG Customer, SG Diamond Customer, SG card and SG Platinum Card: 50% discount, minimum and maximum fees unchanged; Please refer to the Bank's publicly announced fee standards for other details	Standard Charges	Standard Charges	50% discount, minimum and maximum fees Unchanged, additional fees are not waived	50% discount, minimum and maximum fees Unchanged, additional fees are not waived
6	Handling Fee on Change of Loan Terms. Including: Repayment date, Repayment method, Interest rate, Collateral, Guarantor, Mortgagor and Remaining loan tenor etc.	RMB500 (For CNY Loan) HKD600 (For HKD Loan) USD80 (For USD Loan)	Supreme Customer, Supreme Card: 50% discount; Free for SG Customer, SG Diamond Customer, SG card and SG Platinum Card; Please refer to the Bank's publicly announced fee standards for other details	Standard Charges	50% discount	Free	Free

**From January 1, 2026 to March 31, 2026, for the above-mentioned service items subject to customer tiers, the preferential benefits of personal banking services provided by The Bank of East Asia (China) Limited (January 2026 version) still apply.

1. Definition of Mass Customer, Supreme Customer, SupremeGold Customer, and SG Diamond Customer:

- Mass Customer: Customers with a monthly average AUM* < RMB 100,000
- Supreme Customer: Customers with a monthly average AUM ≥ RMB 100,000 or equivalent in foreign currency, and < RMB 500,000 or equivalent in

- foreign currency from the previous month will be the "Supreme" tier in the current month, valid for one year
- SupremeGold Customer: Customers with a monthly average AUM \geq RMB 500,000 or equivalent foreign currency and $<$ RMB 6,000,000 or equivalent in foreign currency from the previous month will move up to the "SupremeGold" tier in the current month, valid for one year
- SG Diamond Customer: Customers with a monthly average AUM \geq RMB 6,000,000 or equivalent foreign currency from the previous month will move up to the "SG Diamond" tier in the current month, valid for one year

* Customer's AUM (Asset Under Management) monthly average balance includes but is not limited to: CASA, structured deposits, RMB fund, QDII, asset management products, trusts, and insurance products.

AUM monthly average balance is calculated by dividing the sum of the daily financial asset balances for a given month by the total number of days in that month. BEA China conducts regular monthly maintenance and updates of customer tiers within the validity period to ensure customers can access the upgraded benefits in time. The upgraded customer tier validity period will be extended by 12 months, with a reassessment conducted in the 12th month (the assessment month) of the validity period. If the customer's AUM monthly average balance in the assessment month meets the criteria for a higher tier, the customer tier will be automatically upgraded the following month. If the customer's AUM monthly average balance meets the current tier criteria in any one of the three months before the assessment month (including the assessment month), the customer tier will remain unchanged. Otherwise, both the customer tier and associated benefits will be automatically adjusted accordingly.

Customer tier recognition standards are subject to the Bank's latest announcements

2. Please refer to the "Tariff of Accounts and Services of The Bank of East Asia (China) Limited" for other fee items.

The Bank's hotline for reporting inappropriate charges and complaints: 95382; online reporting and complaint channel: Leave a message via the "Contact & Complaint" section on our portal website (<https://www.hkbea.com.cn/>); Mail/Email: Find the address or email of our headquarters or branches via the "Business Network" section on our portal website (<https://www.hkbea.com.cn/>); you may also provide feedback directly to our staff at any of our branches.

Should you have any questions, please visit any branch or sub-branch of BEA China, or contact our Customer Service and Complaints Hotline at 95382. Thank you for your attention and support.

In the event of inconsistencies or discrepancies between the Chinese and English versions, the Chinese version shall prevail.
Hereby announced.

The Bank of East Asia (China) Limited

December 31, 2025