

## Announcement on the Adjustment of Personal Banking Service Preferential Charges by The Bank of East Asia (China) Limited(Part 2)

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").

To provide our personal customers with greater convenience and enhanced preferential services, from January 1, 2026 to December 31, 2026, BEA China will offer preferential tariff for the following items:

### 1. Newly added Waiver of Fees

NO.	Fee Items	Standard Charges	Preferential Charges
1	Cheque	Cash Cheque: Handling Fee: RMB0.60 per item Transfer Cheque: -Sorter Cheque Handling Fee: RMB 1 per item -Non-sorter Cheque Handling Fee: RMB 0.60 per item Sorter Open Cheque: Handling Fee: RMB 1 per item	SG Diamond Customer <sup>1</sup> : Free
2	Personal Cross-Boundary RMB Remittance	Handling fee: RMB0.50 per transaction; Transfer fee: ≤ RMB10,000: RMB 5 per transaction RMB10,000-100,000 (inclusive): RMB 10 per transaction RMB100,000-500,000 (inclusive): RMB 15 per transaction RMB500,000-1,000,000 (inclusive): RMB 20 per transaction > RMB1,000,000: Transfer fee: 0.002% of transaction value, Maximum RMB200	SG Diamond Customer: Free

## 2. Adjustment of Waiver Rules

No.	Fee Items	Standard Charges	Previous Preferential Charges	Adjusted Preferential Charges
1	Cross-branch FCY Deposit and Withdrawal in BEA China	0.5% of the amount of deposit or withdrawal; minimum RMB 2 equivalent per transaction, maximum RMB 50 equivalent per transaction.	SG Diamond customers deposit is free, withdrawal adopts standard charges	SG Diamond customers are fully exempt
2	Cost of USB-Key (Generation One)	RMB50/piece	SG Diamond customers: The first purchase is free of handling fees, and subsequent fees will be charged according to the standard.	SG Diamond customers are fully exempt

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

- Supreme Customer: Customers with a monthly average AUM\*  $\geq$  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 standards are subject to the Bank's latest announcement.

For complete preferential benefits, please refer to the "Personal Business Service Preferential Benefits of The Bank of East Asia (China) Limited (January 2026 Edition)", and for other fee items, please refer to the publicly announced "Tariff of Account of The Bank of East Asia (China) Limited".

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