

Preferential Charges for Personal Banking Service of The Bank of East Asia (China) Limited (January 2026 Edition)

Dear Customer:

To provide personal customers with greater convenience and enhanced preferential service, from January 1, 2026 to December 31, 2026, The Bank of East Asia (China) Limited (hereinafter referred to as "BEA China" or "the Bank") will offer preferential charges for the following items:

NO.	Fee Items	Standard Charges	Preferential Charges				Period
			Mass Customer ¹	Supreme Customer ¹	SupremeGold Customer ¹	SG Diamond Customer ¹	
Account Service							
1	SupremeGold Account Maintenance Charge	RMB 100 or equivalent per month Charges to accounts if average daily balance in the previous month falls below RMB500,000 or equivalent	Free	Free	Free	Free	2026/1/1-2026/12/31
2	Supreme Account Maintenance Charge	RMB 30 or equivalent per month Charges to accounts if average daily balance in the previous month falls below RMB100,000 or equivalent	Free	Free	Free	Free	2026/1/1-2026/12/31
3	Certificate of Account Balance/Certificate of call deposit or fixed deposit Account/Certificate of creditability/Certificate of freezing deposit	RMB 20 per copy	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31
4	Loss Report of Passbook or Deposit Certificate	RMB 10 per case	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31

NO.	Fee Items	Standard Charges	Preferential Charges				Period	
			Mass Customer ¹	Supreme Customer ¹	SupremeGold Customer ¹	SG Diamond Customer ¹		
5	Loss Report of Stamps	RMB 10 per case	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31	
CNY Settlements								
6	Personal Cross-Boundary RMB Remittance	≤RMB 10,000	Handing fee: RMB 0.50 per transaction Transfer fee: RMB 5 per transaction	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31
		RMB 10,000-100,000 (inclusive)	Handing fee: RMB 0.50 per transaction Transfer fee: RMB 10 per transaction	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31
		RMB100,000-500,000 (inclusive)	Handing fee: RMB 0.50 per transaction Transfer fee: RMB 15 per transaction	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31
		RMB500,000-1,000,000 (inclusive)	Handing fee: RMB 0.50 per transaction Transfer fee: RMB 20 per transaction	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31
		>RMB1,000,000	Handing fee: RMB 0.50 per transaction Transfer fee: 0.002% of transaction value (Maximum RMB 200)	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31
FCY Settlements								
7	Cheque Collection (excluding travellers cheques)	0.1% of amount (excluding HKD cheque); Minimum USD 15 or equivalent per cheque; Maximum USD 120 or equivalent per cheque; Handling Fee for HKD Cheque: HKD100 or equivalent per cheque	Standard Charges	Standard Charges	50% discount, minimum and maximum fees unchanged	Free	2026/1/1-2026/12/31	

NO.	Fee Items	Standard Charges	Preferential Charges				Period
			Mass Customer ¹	Supreme Customer ¹	SupremeGold Customer ¹	SG Diamond Customer ¹	
8	Overseas Outward Remittance (D/D)	0.1% of remittance amount; Minimum USD 20 or equivalent, Maximum USD 130 or equivalent; Additional charges may be incurred from the overseas bank and cannot be waived.	Standard Charges	Standard Charges	50% discount, minimum and maximum fees unchanged (Additional fees are not waived)	Free (Additional fees are not waived)	2026/1/1-2026/12/31
9	Overseas Outward Remittance (T/T)	0.1% of remittance amount ; Minimum USD 20 or equivalent, Maximum USD 130 or equivalent; Additional charges may be incurred from the overseas bank and cannot be waived. Additional cable fee of general type is charged	Standard Charges	Standard Charges	50% discount, minimum and maximum fees unchanged (Additional fees and telegraph fees are not waived)	Free (Additional fees and telegraph fees are not waived)	2026/1/1-2026/12/31
10	Refunding of Overseas Outward Remittance (D/D)	0.1% of remittance amount; Minimum USD 20 or equivalent, Maximum USD 130 or equivalent; Additional charges may be incurred from the overseas bank and cannot be waived.	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)	2026/1/1-2026/12/31
11	Loss of Demand Draft (D/D)	0.1% of remittance amount; Minimum USD 20 or equivalent, Maximum USD 130 or equivalent; Additional charges may be incurred from the overseas bank and cannot be waived.	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)	2026/1/1-2026/12/31
12	Cross-Boundary Express Remittance(referred to as "Hong Kong Express")	0.1% of remittance amount; Minimum HKD 20 or equivalent, Maximum HKD 1000 or equivalent	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31

NO.	Fee Items	Standard Charges	Preferential Charges				Period
			Mass Customer ¹	Supreme Customer ¹	SupremeGold Customer ¹	SG Diamond Customer ¹	
13	Domestic Cross-city Remittance (FCY)	0.1% of remittance amount; minimum USD 20 or equivalent, maximum USD 130 or equivalent; charged as Overseas Outward Remittance (T/T) if via SWIFT	Standard Charges	Standard Charges	50% discount, minimum and maximum fees unchanged (Additional fees are not waived)	Free (Additional fees are not waived)	2026/1/1-2026/12/31
14	Intra-city Remittance (FCY)	0.1% of remittance amount; minimum USD 5 or equivalent, maximum USD 50 or equivalent; charged as Overseas Outward Remittance (T/T) if via SWIFT	Standard Charges	Standard Charges	50% discount, minimum and maximum fees unchanged (Additional fees are not waived)	Free (Additional fees are not waived)	2026/1/1-2026/12/31
Cross-city Insystem Personal cash saving and withdrawals (foreign currency)							
15	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.	Standard Charges	Standard Charges	Deposit: Free Withdrawals are not exempted	Free	2026/1/1-2026/12/31
Cyberbanking							
16	CNY Transfer/Remittance to 3 rd party account	0.5% on amount of remittance (Minimum RMB 2, Maximum RMB20)	Free	Free	Free	Free	2026/1/1-2026/12/31
17	Cost of USB-Key (Generation One)	RMB 50/Piece	Standard Charges	The first purchase is free of handling fees, and subsequent fees will be charged according to the standard	The first purchase is free of handling fees, and subsequent fees will be charged according to the standard	Free	2026/1/1-2026/12/31
Financing							
18	Handling Fee on Change of Loan Terms. Including: Repayment date, Repayment method, Interest rate, Collateral, Guarantor,	RMB 500 (For CNY Loan) HKD 600 (For HKD Loan) USD 80 (For USD Loan)	Standard Charges	50% discount	Free	Free	2026/1/1-2026/12/31

NO.	Fee Items	Standard Charges	Preferential Charges				Period
			Mass Customer ¹	Supreme Customer ¹	SupremeGold Customer ¹	SG Diamond Customer ¹	
	Mortgagor and Remaining loan tenor ,etc.						
Funds Monitor							
19	Monitoring Fee (Personal Customer)	Charged initially at 0.3%-0.5% of the fund (Minimum RMB 200 on each transaction)	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31
Security Box							
20	Annual Rental Fee	Within the allowance range of the headquarter, branches of BEA China can choose to charge by different specifications of safe-deposit boxes with their clients according to the contracts they signed	Standard Charges	Standard Charges	Free for the first year, discount is approved by GM of branch every year thereafter; the specifications of the rent free safekeeping is decided by branches	Free for the first year, discount is approved by GM of branch every year thereafter; the specifications of the rent free safekeeping is decided by branches	2026/1/1-2026/12/31
Card Service							
21	Issuing IC Card	Waived for all card types	Free	Free	Free	Free	2026/1/1-2026/12/31
22	Changing IC Card (different card number)	Waived for all card types (different card number)	Free	Free	Free	Free	2026/1/1-2026/12/31
23	Renewing IC Card (card number unchanged)	RMB 15 per card for renewing IC card; waived for upgrading magnetic stripe card to IC card and renewing IC card after expiry	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31
24	Intra-city or Inter-city Domestic Cash Withdrawal via 3rd party's ATM ²	RMB 3.5 per withdrawal	Free	Free	Free	Free	2026/4/1-2026/12/31
25	Overseas Cash Withdrawal via 3rd party's ATM ³ (including Hong Kong, Macau and Taiwan)	Handling fee is 1% of the withdrawal amount (converted to RMB)+RMB 12 per withdrawal	Standard Charges	Standard Charges	Standard Charges	Free	2026/4/1-2026/12/31

NO.	Fee Items		Standard Charges	Preferential Charges				Period
				Mass Customer ¹	Supreme Customer ¹	SupremeGold Customer ¹	SG Diamond Customer ¹	
26	ATM Balance Enquiry via 3rd party's ATM ⁴		Domestic: Free Overseas (including Hong Kong, Macau and Taiwan): RMB2 per enquiry	Standard Charges	Standard Charges	Standard Charges	Free	2026/4/1-2026/12/31
27	Intra-city Transfer via 3rd party's ATM ⁴		RMB 0-10,000 (included): RMB 3 per transaction RMB10,000-RMB50,000 (included): RMB 5 per transaction	Standard Charges	Standard Charges	Standard Charges	Free	2026/4/1-2026/12/31
28	Inter-city Transfer via 3rd party's ATM ⁴		1% of transferred amount; Minimum RMB 5 per transaction; Maximum RMB 50 per transaction;	Standard Charges	Standard Charges	Standard Charges	Free	2026/4/1-2026/12/31
Others								
29	Issuing Copies or Photocopies of Receipts/Application Documents/Files		within 1 year : Free more than 1 year: RMB 20 /each, (Maximum RMB 200 per time)	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31
30	Issue Copies of Monthly/Yearly Statements		within 1 year : Free more than 1 year: RMB 20 /each, (Maximum RMB 200 per time)	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31
31	Enquiring or Printing Transaction Activities		within 1 year : Free more than 1 year: RMB 20 /each, (Maximum RMB200 per time)	Standard Charges	Standard Charges	Free	Free	2026/1/1-2026/12/31
32	Cheque	Cash Cheque	Handling Fee: RMB 0.60 per item	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31
		Transfer Cheque	Sorter Cheque Handling Fee: RMB1 per item Non-sorter Cheque Handling Fee: RMB 0.60 per item	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31
		Sorter Open Cheque	Handling Fee: RMB1 per item	Standard Charges	Standard Charges	Standard Charges	Free	2026/1/1-2026/12/31

Notes :

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* \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 in 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 in foreign currency from the previous month will move up to the "SupremeGold 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.

2. 2026/1/1-2026/3/31 holders of SupremeGold/SG Platinum (999 account): 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 customer; For specific adjustment notices, please refer to "Announcement on the Adjustment of Personal Banking Service Preferential Charges of The Bank of East Asia (China) Limited (Part 1)".

3. 2026/1/1-2026/3/31 holders of SG Platinum (999 account): Free; Starting from April 1, 2026, this preferential policy will be implemented; For specific adjustment notices, please refer to "Announcement on the Adjustment of Personal Banking Service Preferential Charges of The Bank of East Asia (China) Limited (Part 1)".

4. 2026/1/1-2026/3/31 Standard Charges; Starting from April 1, 2026, this preferential policy will be implemented; For specific adjustment notices, please refer to "Announcement on the Adjustment of Personal Banking Service Preferential Charges of The Bank of East Asia (China) Limited (Part 1)".

5. Except for the preferential benefits mentioned above, other fee standards remain unchanged and are still subject to the "Tariff of Accounts and Services of The Bank of East Asia (China) Limited"

6. The Bank of East Asia (China) Limited ("the Bank") may, at its own discretion or as required by laws and regulations and/or by the provisions of the supervisory authorities, amend the terms in respect of costs, accounts and services hereunder from time to time. The Bank shall not be responsible for informing its customers in the event that amendments are made subject to the changes of laws and regulations or supervisory authorities. Please refer to the Bank's official website or written notice of the branches for actual amendments.

7. The charges listed hereunder shall not include the fees and taxes charged by other organizations (including but not limited to other branches of the Bank and members of The Bank of East Asia Group in or outside Chinese Mainland) and relevant supervisory or governmental authorities. The aforementioned fees and taxes (if any) shall be paid in accordance with the rates set by the aforementioned organizations and relevant supervisory or governmental authorities.

8. Unless otherwise specified, the charges in this document are denominated and paid in RMB. If the fee is paid in an alternative currency, it shall be of the same value as the denominated currency in accordance with the exchange rate issued by the Bank at the time of payment.

9. The area covered by Intra-city Service is partitioned by prefecture-level city, and expanded to cross-city sub-branches for some branches.

10. The final right of interpretation for this schedule lies with the Bank. The Chinese version shall apply and prevail in case of discrepancies between the English and Chinese version.

11. The preferential standards shall come into effect on January 1, 2026.