

Dear Customers:

Thank you for your continued support of the services provided by The Bank of East Asia (China) Limited (hereinafter referred to as "BEA China" or "our Bank"). To enhance our personal financial services, the service fees for IRIS by Mastercard will be adjusted effective 10:00 on May 6, 2026.

Details are as follows:

Charge Item	Applicable Customers	Original Fees	Adjusted Fees
IRIS by Mastercard service fees	Individual customers	USD 25 per transaction	USD 20 per transaction

If you have any questions, please contact any of our branches or call our Customer Service and Complaint Hotline at 95382 for assistance. Thank you for your continued trust and support.

Hereby announced.

The Bank of East Asia (China) Limited

April 30, 2026