

Tariff of Accounts and Services of the Bank of East Asia (China) Ltd. (2021.3)

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.

The charges listed hereunder shall not include the fees and taxes charged by other organisations (including but not limited to other branches of the Bank and members of The Bank of East Asia Group in or outside Mainland China) 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 organisations and relevant supervisory or governmental authorities. 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.

The charges listed hereunder are set based on actual costs for labour, system operations and maintenance, communications, intermediate bank fees and other administrative costs, and also take into account the standard service fees charged for similar services by the domestic banking industry.

As authorised by The Bank of East Asia (China) Limited, some branches may offer preferential service fees due to local conditions or regulatory requirements. Please refer to the service charge announcement of the specific branch for any such additional service charge information.

The area, covered by In-city Business, is partitioned by prefecture-level city, and some branches expand their area to the remote branches.

This service charges take effect from Mar. 1st 2021.

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

The Pricing Basis of the Following Service Charge is Government Guidance Pricing.

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
1	Cash Cheque	Personal /Corporate Customer	RMB0.60 per item, Cheque Cost Fee RMB0.40 per item	Provide Cash Cheque Service and cost fee				NDRC & CBRC "Notice on the Issuance of Commercial Banking Services to the Government Guidance Price and Government Pricing Catalog" [2014] No.268
	Transfer Cheque	Personal /Corporate Customer	Sorter Cheque Handling Fee: RMB1 per item, Cheque Cost Fee RMB0.40 per item Other Cheque Handling Fee: RMB0.60 per item, Cheque Cost Fee RMB0.40 per item	Provide Transfer Cheque Service and cost fee				
	Sorter Open Cheque	Personal /Corporate Customer	Handling Fee: RMB1 per item, Cheque Cost Fee RMB0.40 per item	Provide Sorter Open Cheque Service and cost fee				
2	Banker's Draft	Personal /Corporate Customer	Temporarily Free	Provide Banker's Draft Service and cost fee				NDRC & CBRC " Notice on Cancelling and Suspending Part of Basic Charges of Commercial Banking Services " [2017] No.1250
3	Banker's Bill	Personal /Corporate Customer	Temporarily Free	Provide Banker's Bill Service and cost fee				
4	Lost Report of Banker's Bill, Banker's Draft and Cheques	Personal /Corporate Customer	Lost Report of Banker's Bill, Banker's Draft: Temporarily Free Lost Report of Cheques: 0.1% of the par value (Min.RMB5 per item); Postage and telegram charges would be charged additionally if the reporter for stop payment requires to notify the other party bank.	Provide service of Lost Report of Banker's Bill, Banker's Draft and Cheques				

5	Personal Interbank Counter Remittance	≤RMB2000	Personal Customer	Fee:RMB2 per transaction	Provide domestic inter-bank RMB remittance service.				NDRC & CBRC "Notice on the Issuance of Commercial Banking Services to the Government Guidance Price and Government Pricing Catalog" [2014] No.268
		RMB2000 -5000 (included)		Fee:RMB5 per transaction					
		RMB5000 - 10000 (included)		Fee: RMB10 per transaction					
		RMB10000 - 50000 (included)		Fee: RMB15 per transaction					
		> RMB50000		fee: 0.03% of transaction value (Maximum RMB50)					
				Note: Real-time guarantee for urgent transfer (20% surcharge over normal rate); Free charge for relief or charity fund transfer.					
6	Inter-bank Counter Remittance for Corporate Customers	≤RMB10000	Corporate Customers	Fee: RMB5 per transaction	Provide domestic inter-bank RMB remittance service.				NDRC & CBRC "Notice on the Issuance of Commercial Banking Services to the Government Guidance Price and Government Pricing Catalog" [2014] No.268
		RMB10000-100000 (included)		Fee: RMB10 per transaction					
		RMB100000-500000 (included)		Fee:RMB15 per transaction					
		RMB500000-1000000 (included)		Fee: RMB20 per transaction					
		> RMB1000000		Fee:0.002% of transaction value (Maximum RMB200)					
				Note: Real time guarantee for urgent transfers (20% surcharge over normal rate); Free charge for relief or charity fund transfer.					

The pricing basis in this service charge which is market-oriented price is on the basis of labour cost, system maintenance cost, cable cost, fees of intermediate banks and other administrative costs, that is concentrated expression of item price refer to the same trade or business in China.

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
1、Account Service								
1.1 Basic Service								
1	SupremeGold Account Maintenance Charge	Personal Customer	RMB100 or equivalent per month Charges to accounts if average daily balance in the previous month falls below RMB500,000 or equivalent	Enjoy the common customer account service outside as well as the VIP customer special service treatment, and provide comprehensive wealth management service and the paper/electronic comprehensive statement service, enjoy a regular service fee privilege and other services desined for high-end clients from time to time			Free for SupremeGold Account if average daily balance in the previous month keeps above RMB 500,000 or equivalent	Market-oriented price
2	Supreme Account Maintenance Charge	Personal Customer	RMB30 or equivalent per month Charges to accounts if average daily balance in the previous month falls below RMB100,000 or equivalent	Enjoy the common customer account service outside as well as the VIP customer special service treatment, and provide comprehensive wealth management service , enjoy a regular service fee privilege		Free for Supreme Account if average daily balance in the previous month keeps above RMB 100,000 or equivalent		Market-oriented price
3	Certificate of Account Balance/Certificate of call deposit or fixed deposit account/Certificate of Creditability /Certificate of freezing deposit	Personal /Corporate Customer	RMB200 per copy for Corporate Customer Free charge Certificate of Creditability Fee for small and micro enterprises	Provide Certificate of Account Balance Service				Market-oriented price
			RMB20 per copy for Personal Customer					
4	Bank Inquiry Letter	Corporate Customer	RMB200 per copy Free for small, medium and micro entities	Provide bank inquiry letter service				Market-oriented price
5	Conversion Fee from Foreign Exchange into FX Cash	Corporate Customer	0.5% of amount (Minimum USD12)	Provide Conversion from Foreign Exchange into FX Cash Service			Free for Private Banking Customer	Market-oriented price
6	CrossBorder emergency cash withdrawal SupremeGold Account in BEA HongKong	SupremeGold Customer of BEA HongKong	HKD50/unit or equivalent	Provide CrossBorder emergency cash withdrawal service				Market-oriented price
1.2 Special Services								
7	Loss report of passbook or deposit certificate	Personal /Corporate Customer	RMB10 per occasion	Provide loss report of passbook or deposit certificate service			Free	market-oriented price
8	Loss report of stamps	Personal /Corporate Customer	RMB10 per occasion	Provide loss report of stamps service			Free	market-oriented price
2、Card Service								
2.1 Debit Card and Self-service equipment								
9	Loss report of magnetic stripe card	Personal Customer	RMB10 per transaction	Provide Loss report of magnetic stripe card service	Free		Free	market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
10	Cost fee for issue, renewal or change IC Card	Personal Customer	RMB15 per card (except Gaoya Card)	Provide IC Card service	Free	Free	Free	market-oriented price
11	Cost fee for issue, renewal or change Gaoya IC Card (Only for Zhuhai Branch now)	Personal Customer	RMB20 per card	Provide Gaoya IC Card service				market-oriented price
12	Cash withdrawal at 3rd party's ATM in same city	Personal Customer	RMB2 per transaction	Provide cash withdrawal at 3rd party's ATM in same city service				PBC Document [2003] No.126
13	Cash withdrawal at 3rd party's ATM in different city	Personal Customer	Domestic: handling fee is RMB2 per transaction Overseas(including HongKong and Macau): handling fee is RMB10 per transaction	Provide cash withdrawal at 3rd party's ATM in different city service				PBC Document [2003] No.126; China UnionPay Document
14	ATM Query at 3rd party's ATM	Personal Customer	Domestic: Free Overseas(including HongKong and Macau): RMB2 per query	Provide ATM Query at 3rd party's ATM service				China UnionPay Document
15	Transfer by 3rd party's ATM in same city	Personal Customer	RMB0-10000(included): RMB3 per transaction RMB10000-RMB50000(included): RMB5 per transaction	Provide transfer by 3rd party's ATM in same city service				China UnionPay Document [2011] No.4
16	Transfer by 3rd party's ATM in different city	Personal Customer	1% of transferred amount; Minimum RMB5 per transaction; Maximum RMB50 per transaction;	Provide transfer by 3rd party's ATM in different city service				China UnionPay Document [2011] No.4
2.2 FCY Credit Card (issued by overseas banks)								
17	Cash withdrawal by FCY credit card	Personal Customer	3% of amount (VISA,MASTER)	Provide cash withdrawal by FCY credit card service				Market-oriented price
2.3 CNY Credit Card and Self-service equipment								
18	Main Gold Card Annual Fee	Personal /Corporate Customer	RMB300 per year for personal CNY Credit Card and VISA Credit Card; RMB300 per year for CNY Business Credit Card; Free if not new client	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				Market-oriented price
19	Supplementary Gold Card Annual Fee	Personal Customer	RMB150 per year					Market-oriented price
20	Main Classic Card Annual Fee	Personal Customer	RMB120 per year					Market-oriented price
21	Supplementary Classic Card Annual Fee	Personal Customer	RMB60 per year					market-oriented price

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
22	Main Platinum Card Annual Fee		Personal Customer	RMB800 per year(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card) RMB2000 per year for BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card	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				Market-oriented price
23	Supplementary Platinum Card Annual Fee		Personal Customer	RMB400 per year					Market-oriented price
24	Platinum Card Value-added Service Fee		Personal Customer	RMB800 for each Value-added Service ; After making RMB50000 in transactions, fees for one kind of Value-added Service will be waived if additional RMB80000 in transactions are made in the same year		For the cardholder provide centralized purchase of high-end services, so that customers can enjoy preferential price and high quality service			
25	Lost Card Fee		Personal Customer	RMB35 per card, Free for Platinum Card(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card)	Provide stop payment for lost card service				market-oriented price
26	Sign Purchase Sheet Query Fee	Domestic	Personal /Corporate Customer	RMB20 for each copy , Free for Platinum Card(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card)	Provide Sign Purchase Sheet Query Service				Market-oriented price
		Overseas	Personal Customer	USD5 for each copy; USD25 for each copy of sign purchase sheet in hotels (only for VISA Credit Card); Free for Platinum Card					
27	New/Replacement Card Fee		Personal /Corporate Customer	Free(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card); RMB35 per card for express process RMB20 for BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card and RMB35 per card for express process	Provide New/Replacement Card Service				Market-oriented price
28	Domestic Courier Service Fee		Personal Customer	RMB20 per time; Free for Platinum Card	Provide Domestic Courier Service for customer who need premium processing				Market-oriented price
29	Overseas Replacement Card Fee		Personal Customer	USD175 per card(only for VISA Credit Card); Free for Platinum Card	Provide Overseas Replacement Card Service				Market-oriented price
30	Cash Advance Fee		Personal Customer	1% of the Cash Advance for Personal CNY Credit Card; Minimum RMB15 per transaction; 3% of the Cash Advance overseas for VISA Credit Card; Minimum USD3 per transaction	Provide Cash Advance Service				Market-oriented price
31	Credit Balance Refund Handling Fee		Personal Customer	refund if through self-service channel (Credit Card Wechat public address) by other banks for free ; Minimum RMB15 per transaction; 0.5% of refund for VISA Credit Card; Minimum USD1 per transaction	Provide Credit Balance Refund Handling Service				Market-oriented price
32	Foreign Exchange Transaction Fees		Personal Customer	1.5% of transaction amount for VISA Credit Card; 1.5% of transaction amount for BEA Master Credit Card	Provide Foreign Exchange Transaction Service				Market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
33	Additional Statement Copy	Personal Customer	Platinum credit card for free (with the exception of BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card), otherwise, RMB5 per copy, RMB20 per copy for express process. Additional electronic Statement Copy: Free for time period equals to or less than 24 terms; if time period extend 24 terms, platinum credit card for free (with the exception of BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card), otherwise RMB5 per copy	Provide Additional Statement Copy Service				Market-oriented price
34	Overseas ATM Enquiry Fee	Personal Customer	RMB3 per enquiry for CNY Credit Card; Free for Platinum Card (except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card);	Provide Overseas ATM Balance Enquiry Service				Market-oriented price
35	Flexible staging Fee (Staging fee also apply to cash staging)	Personal Customer	Only for Personal Credit Card. Total amount of principle multiply fee rate. Different fee rate for different industry or business scale. Staging fee one-time charge at first term or monthly charge at several terms. Change the form of fixed charge to differentiated charge as follows: Maximum staging fee (per term) : 3 terms: 1.10% 6terms: 0.95% 12terms: 0.92% 18terms: 0.90% 24terms: 0.90% 36terms: 0.90%	Provide the service of Flexible staging				Market-oriented price. Bank charge staging fee based on staging fee rate(including Statement staging,Flexible staging,Cash staging,Mailing staging).It is also advised here the effective annual rate converted from staging fee rate. Corresponding effective annual rate range from 15.27%-19.69%(only for reference). Staging terms and user qualification would be taken into consideration when Staging fee rate determined.
36	Statement staging Fee	Personal Customer	Total amount of principles multiply fee rate. Change the form of fixed charge to differentiated charge as follows: Maximum staging fee (per term) : 3 terms: 1.10% 6terms: 0.95% 12terms: 0.92% 18terms: 0.90% 24terms: 0.90% 36terms: 0.90%	Provide the service of Statement staging				Market-oriented price. Bank charge staging fee based on staging fee rate(including Statement staging,Flexible staging,Cash staging,Mailing staging).It is also advised here the effective annual rate converted from staging fee rate. Corresponding effective annual rate range from 15.27%-19.69%(only for reference). Staging terms and user qualification would be taken into consideration when Staging fee rate determined.
37	Mailing staging Fee	Personal Customer	Change the form of fixed charge to differentiated charge as follows: Maximum staging fee (per term) : 3 terms: 1.10% 6terms: 0.95% 12terms: 0.92% 18terms: 0.90% 24terms: 0.90% 36terms: 0.90%	Provide the service of Mail-order staging				Market-oriented price. Bank charge staging fee based on staging fee rate(including Statement staging,Flexible staging,Cash staging,Mailing staging).It is also advised here the effective annual rate converted from staging fee rate. Corresponding effective annual rate range from 15.27%-19.69%(only for reference). Staging terms and user qualification would be taken into consideration when Staging fee rate determined.

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
38	Large amount staging Fee	Personal Customer	<p>Only for Personal CNY Credit Card. Total amount of principle multiply fee rate.Different fee rate for different industry or business scale. Staging fee one-time charge at first term or monthly charge at several terms. One-time charge at first term as follow: 3 terms: 1.35%-4.5% 6 terms: 2.37%-4.5% 12 terms: 4.5%-8% 18 terms: 6%-10% 24 terms: 8%-12% 36 terms: 11.6%-16% 48 terms: 14.87%-20% 60 terms: 18.05%-24% Monthly charge at several terms as follow: 12 terms: 4.8%(0.4% per month) 24 terms: 8.76%-12%(0.365%-0.5% per month) 36 terms: 12.96%-18%(0.36%-0.5% per month) 48 terms: 17.52%-24%(0.365%-0.5% per month) 60 terms: 21.9%-30%(0.365%-0.5% per month)</p>	Fully Relieve Cardholder's Economy Pressure as One-time Payment				Market-oriented price
39	International Student Identity Card Annual Fee	Personal Customer	RMB85 per year; 1st year annual fee will be returned if RMB25,000 in transactions or 2500 U.S. dollar in transactions by visa card are made during the previous year	Provide businesses concessions of International Student Identity organization				Market-oriented price
40	SMS Notification Fee	Personal Customer	RMB3 per month for BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card; Free for the rest card series	SMS Notification				Market-oriented price
41	Issue identification certificates	Personal Customer	RMB15 per copy for credit card related identification certificates (account cancellation certificate, fully settlement certificate etc.); extra charge RMB20 if express delivery needed.	Provide Additional Statement Copy Service				Market- adjusted prices
3、CNY Settlements								
42	Pay-in slip / TT Voucher	Corporate Customer	RMB5 per item	Cost fee				Market-oriented price
43	Personal Cross-Border RMB remittanc	Personal Customer	≤RMB10000	Handling fee: RMB0.50 per transaction; Transfer fee: RMB5 per transaction.	Provide CrossBorder RMB Remittance Service			market-oriented price
			RMB10000-100000 (included)	Handling fee: RMB0.50 per transaction; Transfer fee: RMB10 per transaction.				
			RMB100000-500000 (included)	Handling fee: RMB0.50 per transaction; Transfer fee: RMB15 per transaction.				
			RMB500000-1000000 (included)	Handling fee: RMB0.50 per transaction; Transfer fee: RMB20 per transaction.				
			> RMB1000000	Handling fee: RMB0.50 per transaction; Transfer fee: 0.002% of transaction value (Maximum RMB200)				

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
44	Cross-Border RMB remittance for Corporate Customers	≤RMB10000	Handling fee: RMB0.50 per transaction; Transfer fee: RMB5 per transaction.	Provide Cross-Border RMB remittance service				market-oriented price
		RMB10000-100000 (included)	Handling fee: RMB0.50 per transaction; Transfer fee: RMB10 per transaction.					
		RMB100000-500000 (included)	Handling fee: RMB0.50 per transaction; Transfer fee: RMB15 per transaction.					
		RMB500000-1000000 (included)	Handling fee: RMB0.50 per transaction; Transfer fee: RMB20 per transaction.					
		> RMB1000000	Handling fee: RMB0.50 per transaction; Transfer fee: 0.002% of transaction value (Maximum RMB200)					
45	Banker's Acceptance Bill	Corporate Customer	0.5‰-2‰ of par value. Expense: RMB 0.48 yuan each of paper Banker's Acceptance Bill. Lost Report Fee:Fees of report of loss meeting the reporting requirements are at 0.1% of par value for paper Banker's Acceptance Bill. (Lack of RMB 5 yuan, charge for RMB 5 yuan)	Provide Banker's Acceptance Bill Service and cost fee				market-oriented price
46	Commercial Acceptance Bills	Corporate Customer	Cost Fee: RMB0.48 per item of paper Commercial Acceptance Bill. Lost Report Fee:Fees of report of loss meeting the reporting requirements are at 0.1% of par value for paper Commercial Acceptance Bill. (Min.RMB5 per item);	Provide Commercial Acceptance Bill Service and cost fee				market-oriented price
47	Consignment Collection/Collection with Acceptance	Corporate Customer	Handling fee: RMB1 per transaction If processed by mailing, remitting bank would charge payee one way postage and paying bank would charge payer postage or cable fee according to post office service charge standard.	Provide Consignment Collection/Collection with Acceptance Service				market-oriented price
48	Banker's Acceptance Query	Other Banks	RMB30 per item	Provide on site Banker's Acceptance query service				market-oriented price
49	Electronic Payment Cipher Instrument	Corporate Customer	RMB520 per item	Cost fee				market-oriented price
50	Regular Debit (by BEPS)	Personal /Corporate Customer	RMB5 per transaction	Provide Regular Debit Service by BEPS				market-oriented price
51	Regular Credit (by BEPS)	≤RMB2000	RMB2 per transaction	Provide BEPS Regular Credit Service by BEPS				market-oriented price
		> RMB2000	RMB5 per transaction					
		Corporate Customer	RMB5 per transaction					
52	Distribution Service (on counter)	Corporate Customer	RMB1 per transaction, "transaction number" equals number of distributed accounts	Provide Distribution Service	Free			market-oriented price
53	Jindaibao (Personal POS) CNY Transfer/Remittance to 3rd party account	Personal Customer	0.5% on amount of remittance (Minimum RMB2, Maximum RMB20)	Provide Jindaibao (Personal POS) CNY Transfer/Remittance to 3rd party account service				market-oriented price

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
4. FCY Settlements									
4.1 Inward Remittance									
54	Proceed paid to the account by overseas DD/TT		Corporate Customer	Only apply to NRA account. USD5 or equivalent per transaction Inward Remittance by any channel would be charged according to this standard	Provide inward remittance service				market-oriented price
55	Cheque Collection (excluding travellers cheques)		Personal /Corporate Customer	Handling Fee: 0.1% of amount (excluding HKD cheque); Minimum USD15 or equivalent per cheque; Maximum USD120 or equivalent per cheque; Handling Fee for HKD Cheque: HKD100 or equivalent per cheque	Provide cheque collection Service			50% discount for SupremeGold; Minimum and maximum are the same; Free for Private Banking.	market-oriented price
4.2 Outward Remittance									
56	Overseas Outward Remittance (D/D)		Personal /Corporate Customer	0.1% of remittance amount ; Minimum USD20 or equivalent, Maximum USD130 or equivalent; Additional charges may be incurred from the overseas bank and can not be waived.	Provide Overseas Outward Remittance (D/D) Service			50% discount for SupremeGold; Minimum and maximum are the same; Free for Private Banking.	market-oriented price
57	Overseas Outward Remittance (T/T)		Personal /Corporate Customer	0.1% of remittance amount ; Minimum USD20 or equivalent, Maximum USD130 or equivalent; Additional charges may be incurred from the overseas bank and can not be waived. Additional cable fee of general type is charged	Provide Overseas Outward Remittance (T/T) Service			50% discount for SupremeGold; Minimum and maximum are the same; Free for outward remittance in CrossBorder emergency cash withdrawal service; Free for Private Banking.	market-oriented price
58	Refunding of Overseas Outward Remittance (D/D)		Personal /Corporate Customer	0.1% of remittance amount ; Minimum USD20 or equivalent, Maximum USD130 or equivalent; Additional charges may be incurred from the overseas bank and can not be waived.	Provide Refunding of Overseas Outward Remittance (D/D) Service			50% discount; Minimum and maximum are the same	market-oriented price
59	Loss of Demand Draft (D/D)		Personal /Corporate Customer	0.1% of remittance amount ; Minimum USD20 or equivalent, Maximum USD130 or equivalent; Additional charges may be incurred from the overseas bank and can not be waived.	Provide Loss of Demand Draft (D/D) Service			50% discount; Minimum and maximum are the same	market-oriented price
60	Additional commission fee on remittance from foreign currency notes		Personal /Corporate Customer	The calculating formula is: (Selling price/Buying price of notes - 1)*Principles	Provide outward remittance service for foreign currency notes				market-oriented price
61	Domestic Cross-city Outward Remittance	Outward Remittance	Personal /Corporate Customer	0.1% of remittance amount; Minimum USD20 or equivalent, Maximum USD130 or equivalent (The same as Overseas Outward Remittance for T/T if choosing SWIFT)	Provide Domestic Cross-city Outward Remittance Service			50% discount for SupremeGold; Minimum and maximum are the same; Free for Private Banking.	market-oriented price
62	Intra-city Remittance	Outward Remittance	Personal /Corporate Customer	0.1% of remittance amount; Minimum USD5 or equivalent, Maximum USD50 or equivalent (The same as Overseas Outward Remittance for T/T if choosing SWIFT)	Provide Intra-city Remittance Service			Free	market-oriented price
63	CrossBorder Express Remittance (Personal)		Personal Customer	0.1% of remittance amount; Minimum HKD20 or equivalent, Maximum HKD1000 or equivalent	Provide CrossBorder Express Remittance Service				market-oriented price
64	CrossBorder Express Remittance (Corporate)		Corporate Customer	0.1% of remittance amount; Minimum HKD20 or equivalent, Maximum HKD1000 or equivalent	Provide CrossBorder Express Remittance Service				market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
4.3 Cable Fee								
65	General Type	Personal /Corporate Customer	USD15 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
66	Refund/Transfer type	Personal /Corporate Customer	USD15 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
67	L/Cs Issuing /Transfer Type	Corporate Customer	USD30 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
68	L/Cs Amendments Type	Corporate Customer	USD15 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
69	General Enquiry (Customer initiates)	Personal /Corporate Customer	USD15 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
4.4 Cross-city Insystem Personal cash saving and withdrawals (foreign currency)								
70	Cross Branch Deposit and Withdrawal in BEA China (foreign currency)	Personal Customer	0.5% of the amount of deposit or withdrawal; Minimum RMB2 per transaction, Maximum RMB50.	Provide cross branch deposit and withdrawal service for foreign currency in BEA China			Free	market-oriented price
5、 Bills Service								
5.1 Import bills								
71	Issuing L/C	Corporate Customer	0.15% of the L/C amount; Minimum USD36 or equivalent	Provide issuing L/C Service				market-oriented price
72	Amendments	Corporate Customer	USD12 per or equivalent amendment. The same as Issuing L/C if the amendment is for amount increased.	Provide bills amendments Service				market-oriented price
73	Shipping Guarantee	Corporate Customer	0.05% of the Shipping Guarantee amount; Minimum USD36 or equivalent per transaction.	Provide Shipping Guarantee Service				market-oriented price
74	Acceptance of Usance L/C	Corporate Customer	0.1% of the Acceptance amount for each month or part thereof; Minimum USD18 or equivalent	Provide acceptance of usance L/C Service				market-oriented price
75	Discrepancies charges	Corporate Customer	USD70 or equivalent per transaction	Discrepancies charges				market-oriented price
76	Cancellation of L/C	Corporate Customer	USD36 or equivalent per transaction	Provide cancellation of L/C Service				market-oriented price
77	Auditing charges for import bills	Corporate Customer	USD30 or equivalent per transaction	Provide auditing service for import bills				market-oriented price
78	Non-payment of import bills	Corporate Customer	USD35 or equivalent per transaction	Provide non-payment of import bills Service				market-oriented price
79	Confirmation of L/C	Corporate Customer	0.2-0.5% of transaction amount per transaction; Minimum USD40 or equivalent; to be paid every three months or part thereof	Provide confirmation of L/C Service				market-oriented price
80	Overseas Refinancing	Corporate Customer	0.3% - 4% p.a. of refinancing amount; Specific to the agreement with client and to be paid transaction by transaction	Provide overseas refinancing Service				market-oriented price
5.2 Export Bills								
81	Advising without confirmation	Corporate Customer	USD25 or equivalent per transaction	Provide advising service				market-oriented price
82	Acceptance of Usance L/C	Corporate Customer	0.1% of the Acceptance amount for each month or part thereof; Minimum USD18 or equivalent	Provide acceptance of usance L/C service to exporter				market-oriented price
83	Payment of Sight L/C	Corporate Customer	0.15% of the draft; Minimum USD36 or equivalent	Provide payment of sight L/C service to exporter				market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
84	Amendment Advising	Corporate Customer	USD12 or equivalent per item	Provide Bills Advising amendments Notification Service				market-oriented price
85	Confirmation of L/C and Advising	Corporate Customer	0.2 % for each period of three months or part thereof , Minimum USD36 or equivalent (including advising commission)	Provide Bills Notification and Advising or transmitting your credit to a beneficiary with our confirmation Service				market-oriented price
86	Cancellation of L/C	Corporate Customer	USD25 or equivalent per transaction	Provide Cancellation of L/C Service				market-oriented price
87	Transferring L/C and Transferring L/C amendment	Corporate Customer	0.125% of the transferring L/C amount (Minimum USD20 or equivalent, Maximum USD200 or equivalent) USD12 or equivalent per amendment. If the amount of credit changes, the service charge will reference the Issuing L/C's standard.	Provide Transferring L/C Service and Transferring L/C amendment				market-oriented price
88	L/C Document Handling Fee	Corporate Customer	0.125% of the transaction value (Minimum USD18 or equivalent)	Provide L/C Document Handling Service				market-oriented price
89	Forfeiting fee	Corporate Customer	0.3% - 7% of transfer amount (annualised rate); Based on agreement	Provide L/C forfeiting Service				market-oriented price
5.3 Import/Export Collection								
90	Amendments to collection letter	Corporate Customer	USD15 or equivalent per amendment	Provide Amendments to collection letter Service				market-oriented price
91	Documents against no payment	Corporate Customer	0.1% of the value (Minimum USD12 or equivalent)	Provide Documents against no payment Service				market-oriented price
92	Document collection	Corporate Customer	0.1% of the value (Minimum USD12 or equivalent)	Provide Document collection Service				market-oriented price
93	Unpaid Item	Corporate Customer	0.1% of the value (Minimum USD12 or equivalent)	Provide Unpaid Item Dealing Service				market-oriented price
94	Commission in lieu of exchange	Corporate Customer	0.125% of payment value (when payment currency and credit bill currency are the same)	Provide Commission in lieu of exchange Service				market-oriented price
5.4 Domestic Bills Service								
95	Issuing L/C	Corporate Customer	0.15% of the L/C amount; Minimum RMB100	Provide issuing L/C service				market-oriented price
96	Amendment Fee	Corporate Customer	RMB100.00 per amendment. If the amount of L/C is amended, the service charge will reference the Issuing L/C 's Standard.	Provide amendment service				market-oriented price
97	Advising Fee	Corporate Customer	RMB50/Unit	Provide advising service				market-oriented price
98	Amendment Advising Fee	Corporate Customer	RMB50/Unit	Provide amendment advising service				market-oriented price
99	L/C Document Handling Fee	Corporate Customer	0.1% of the transaction value; Minimum RMB 100 per item	Provide auditing service for bills or L/C negotiation service				market-oriented price
100	Forfeiting fee	Corporate Customer	Minimum 0.3% of transfer amount (annualised rate); Based on agreement	Provide L/C forfeiting Service				market-oriented price
101	Acceptance of Usance L/C	Corporate Customer	0.1% of the Draft amount for each month or equivalent; Minimum RMB 100 per item	Provide acceptance of usance L/C Service				market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
102	Confirmation of L/C	Corporate Customer	0.2%-1% of transaction amount per transaction; Minimum RMB 500 per item ; to be paid every three months or part thereof	Provide confirmation of L/C Service				market-oriented price
103	Transferring L/C and Transferring L/C amendment	Corporate Customer	0.125%-0.2% of the transferring L/C amount (Minimum RMB 500 per item) ; RMB 100 per amendment. If the amount of credit changes, the service charge will reference the Transferring L/C's standard.	Provide Transferring L/C Service				market-oriented price
104	Discrepancies charges	Corporate Customer	RMB 100 per transaction	Discrepancies charges				market-oriented price
105	Non-payment of L/C	Corporate Customer	RMB 100 per transaction	Provide non-payment of bills Service				market-oriented price
106	Cancellation of L/C	Corporate Customer	RMB 100 per transaction	Provide Cancellation of L/C Service				market-oriented price
5.5 Bills Courier Service Fee								
107	Bills Courier Service Fee (include Import/export bills and Import/Export Collection)	Corporate Customer	Charge according to the actual rate	Provide Bills Courier Service				Charge according to the actual rate
6. Cyberbanking								
6.1 Personal Cyberbanking								
108	CNY Transfer/Remittance to 3rd party account	Personal Customer	0.5% on amount of remittance (Minimum RMB2, Maximum RMB20)	Provide Transfer/Remittance to 3rd party account Service			Free	market-oriented price
109	International Remittance	Personal Customer	0.1% of remittance amount ; Minimum USD20, Maximum USD130; Additional charges may be incurred from the overseas bank and can not be waived. Additional cable fee of general type is charged	Provide International Remittance Service				market-oriented price
110	CrossBorder Express Remittance (Personal)	Personal Customer	0.1% of remittance amount; Minimum HKD20, Maximum HKD1000	Provide CrossBorder Express Remittance (Personal) Service				market-oriented price
111	Cost of USB-Key (Generation One)	Personal Customer	RMB50/Unit	Provide USB - Key used to store user certificate				market-oriented price
112	Globel Access--Happy Travel Service "Certificate of blocked deposit"	Personal Customer	RMB20 per copy for Personal Customer	Provide online application on certificate of blocked deposit service		Free	Free	market-oriented price
6.2 Corporate Cyberbanking								
113	Annual Fee	Corporate Customer	RMB150 per year	Provide account enquiry, settlement and electronic receipt service, etc				market-oriented price
114	Annual fee for an account certificate	Corporate Customer	RMB30 per year	Provide Cash Pooling Account Management Service				market-oriented price
115	Application for cheques via the internet	Corporate Customer	Same as application for cheques via the counter	Provide Application for cheques via the internet Service				market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
116	Account Maintenance Charge for CNY Funds Transfer	Corporate Customer	RMB100 per year for each account joined in this service	Provide Cash Pooling Account Management Service				market-oriented price
117	CNY Transfer/Remittance to 3rd party account	Corporate Customer	≤RMB10000: RMB2 RMB10000-100000(included): RMB5 RMB100000-500000(included): RMB15 RMB500000-5million(included): RMB20 RMB5Million-10Million(included): RMB50 > 10Million: RMB100	Provide Transfer/Remittance to 3rd party account Service				
118	FCY Outward Remittance	Corporate Customer	0.1% of remittance amount ; Minimum USD20, Maximum USD130; Additional charges may be incurred from the overseas bank and can not be waived.	Provide online launch foreign currency outward remittance instruction function				market-oriented price
119	CrossBorder Express Remittance(Corporate)	Corporate Customer	0.1% of remittance amount; Minimum HKD20, Maximum HKD1000	Provide CrossBorder Express Remittance(Corporate) Service				market-oriented price
120	Handling Fee For CNY Funds Transfer	Corporate Customer	RMB10 per year	Provide CNY funds transfer Service				market-oriented price
121	Costs of USB-Key(Generation One)	Corporate Customer	RMB50 per item	Provide USB - Key used to store user certificate				market-oriented price
122	Cash Management Fee	Corporate Customer	Fixed Handling Fees, No limits on the number of the transactions and amount of funds; RMB5000-50000 per year; Based on contract	Provide Corporate Cyberbanking or "Bank-Corporate Link" Settlement Handling Fee-Packaging Mode Service				market-oriented price
123	"Host-to-host" Tests Fee	Corporate Customer	RMB20000-100000; Based on contract	Provide Bank-Corporate Link Service				market-oriented price
124	"Host-to-host" Digital Certificate Fee and Renewal Fee	Corporate Customer	RMB200 per year	Provide certificate of "Bank-Corporate Link"				market-oriented price
125	Online Distribution Service	Corporate Customer	NOT exceed RMB 5 per transaction (The specific charge standard depends on the actual agreement.)	Provide Online Distribution Service				Market-oriented price
126	SWIFT MT940/MT950 E-Statement	Corporate Customer	RMB 800 per month per account	According to client ' s instruction, BEA collects the SWIFT statements of client ' s accounts which opened at other banks, and presents the statements to client via Corporate Cyberbanking system				Market-oriented price
127	Corporate operating funds smart analysis	Corporate Customer	1) One-off implementation fee: RMB 50,000 2) Service fee: RMB 5,000 per month	Clients can batch upload e-Documents of bank accounts, which opened in different banks related to different affiliated companies, via BEA's Corporate Cyberbank system. BEA China will perform smart analysis on these files and generate specific analysis report on client's operating funds in real-time. Meanwhile, BEA China also provides client-specific risk-warning and advices on fund structure management. The service does not limit to the following: service counts, number of affiliated companies, categories of account opening banks, counts of analysis report generation and downloading.				Market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
7. Financing								
7.1 Retail Financing Business-Other Retailing Loan (Mortgage loans for an enterprise included)								
128	Discharge Fee (to be charged when the loan is paid off)	Personal /Corporate Customer	RMB1000 (For CNY Loan) HKD1250 (For HKD Loan) USD160 (For USD Loan)	According to the client, provide to deal with guaranty to register the cancellation of service)		50% off	Free	According to authorisation of the client, we provide discharge service
129	Handling Fee on Change of Loan Terms.Including: Repayment date 、 Repayment method、 interest rate、 Collateral、 Guarantor、 Mortgagor and remaining loan tenor ,etc.	Personal /Corporate Customer	RMB500 (For CNY Loan) HKD600 (For HKD Loan) USD80 (For USD Loan)	Accept customer change loan terms requirements and work on related system, document arrangement, etc		50% off	Free	According to the customer change loan terms, we provide related service
7.2 Corporate Financing								
130	Commitment fee	Corporate customer with commitment facility limit	Free for small micro entities; Charges 0.25%-1% p.a. of the unutilized facility limit, charged seasonally.	For customer reserve funds, in the withdrawal period of efficacy, meet customer demand possible withdrawal				According to the cost of the Bank in the capital adequacy ratio and liquidity
131	Syndicated Loan Arrangement fee	Corporate Customer for Syndicated Loan	0%-3% of facility limit	Organize and Launch syndication loan; Take partial responsibility or undertake underwriting for borrower; Distribute syndication loan portion; and Provide syndication arrangement service according to customer's financial and actual demand.				As syndication loan lead bank, offer preparing and organizing service; loan portion distribution and arranging service in accordance with market condition and distribution strategy of syndication loan. Negotiate with customer about pricing decision.
132	Syndicated Loan Participation fee	Corporate Customer for Syndicated Loan	0%-3% of facility limit	As the participate bank in syndication loan, Undertake the proportional lending obligation and Provide syndication loan services to borrower, according to market condition and the loan distribution strategy,				As the participate bank in syndication loan to accept customer' s commission; Based on proportion of lending obligation in syndication loan and content of services provided, discussing with the lead bank about pricing decision.
133	Syndicated loan underwriting fee	Corporate Customer for Syndicated Loan	0%-2% of facility limit	Recommend project financing and financing scheme				According to the cost of the Bank to recommend project financing and financing scheme
134	Syndicated Loan Commitment fee	Corporate Customer for Syndicated Loan	0%-1% p.a. of the unutilized facility limit	For customer reserve funds, in the withdrawal period of efficacy, meet customer demand possible withdrawal				According to the cost of the Bank in the capital adequacy ratio and liquidity

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
135	Syndicated Loan Agent fee	Corporate Customer for Syndicated Loan	0%-1% p.a. of facility limit	Overall management of the members of the syndication loan, loan conditions implementation, reimbursement, Pledge formalities, Capital accumulation, fund remittance, reimbursement, Post loan management, and information transmission. Responsible for negotiation and action upon breach of contract.				According to the cost of the Bank which is subject to the workload be judged by number of members, repayment and drawdown, the loan repayment, Loan fund supervision.
136	Issuing Letter of guarantee/standby L/C	Corporate Customer	2%-3% of amount of the Letter of guarantee/standby L/C (annualised rate) ,based on agreement. (Minimum RMB200 or equivalent per item) Must meet the trust loan requirements of BEA China.	Provide issuing Letter of guarantee/standby L/C Service				Market-oriented price
137	Open letter of guarantee from other bank	Corporate Customer	3‰ charged every three month; Minimum RMB300 or equivalent per item	Provide Open letter of guarantee from other bank Service				Market-oriented price
138	Notice on letter of guarantee/standby L/C	Corporate Customer	RMB200 or equivalent per item	Provide Notice on letter of guarantee/standby L/C Service				Market-oriented price
139	Amendments on letter of guarantee/standby L/C	Corporate Customer	RMB100 or equivalent per item. Any increase in the amount will be charged as a new letter of guarantee/standby L/C.	Provide Amendments on letter of guarantee/standby L/C Service				Market-oriented price
140	Cancellation of letter of guarantee/standby L/C	Corporate Customer	RMB150 or equivalent per item	Provide Cancellation of letter of guarantee/standby L/C Service				Market-oriented price
141	Notice on amendments of letter of guarantee/standby L/C	Corporate Customer	RMB100 or equivalent per item	Provide Notice on amendments of letter of guarantee/standby L/C Service				Market-oriented price
142	Compensations on letter of guarantee/standby L/C	Corporate Customer	0.5-1% of amount of the letter of guarantee/standby L/C (Maximum RMB500 or equivalent per item)	Provide Compensations on letter of guarantee/standby L/C Service				Market-oriented price
143	Exposure management fee on bank acceptance draft	Corporate Customer	0-3% p.a.; the specific charge according to the agreement. Free for small and micro enterprises;	Provide Exposure management on bank acceptance draft Service				Market-oriented price
144	Domestic Factoring Business Commission	Corporate Customer	No less than 0.2% of the invoice amount	Domestic factoring business				Market-oriented price
145	Domestic Factoring Business Invoice Handling Fee	Corporate Customer	RMB30 per sheet of invoice	Domestic factoring business				Market-oriented price
8、Intermediary Service/Agent Service								
8.1 Entrust Loan								
8.1.1 Entrust Loan(the Borrower is Private)								
146	Annual Handling Fee	Personal and Corporate Customer (principal)	0.5%---1.5% of the entrust loan value	Provide Personal Entrust Loan Service				Market-oriented price
147	Annual Handling Fee for Extension	Personal and Corporate Customer (principal)	0.5%--1.5% of the entrust loan value; no less than the handling fee of entrust loan value	Provide Personal Entrust Loan Extension Service				Market-oriented price
8.1.2 Entrust Loan(the Borrower is Corporate)								
148	Annual Handling Fee	Personal and Corporate Customer (principal)	0.3% of the entrust loan value per year, minimum charge is RMB 5,000 per year	Provide Corporate Entrust Loan Service				Market-oriented price
149	Annual Handling Fee for Extension	Personal and Corporate Customer (principal)	0.3% of the entrust loan value per year, minimum charge is RMB 5,000 per year	Provide Corporate Entrust Loan Extension Service				Market-oriented price

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
8.2 Funds Monitor									
8.2.1 Funds Monitor (Personal)									
150	Monitoring Fee		Personal Customer	Charged initially at 0.3%-0.5% of the fund (Minimum RMB200 on each transaction)	Provide Funds Monitor Service				Market-oriented price
8.2.2 Funds Monitor (Corporate)									
151	Monitoring Fee		Corporate Customer	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. (small micro entities will not be charged)	Provide Funds Reserve Service, including reserve RMB overseas loans from domestic				Market-oriented price
8.3 Trust Asset Custody Service									
152	Custody Service Fee		Corporate Customer	0.1%-0.3% of the fund	Provide Trust Asset Custody Service				Market-oriented price
8.4 Financial Advisory Services									
153	Advisory Service Fee	Investment Banking Services	Corporate Customer Applying For Financial Advisory Services	According to the agreement, the charging standard is 0.1%-5% per year depending on the business scale of the service provided. (small micro entities will not be charged)	Provide financial consulting services regarding debt financing, equity, merge and acquisition, assets management, assets securitization, deal matching and market research for corporate and institutional clients.				Market-oriented price
8.5 Financial Services									
154	Wealth Management products issued by our bank (Charge items mainly involve subscription fee, transfer fee, custodian fee, redemption fee, and floating management fee, etc.)		Personal /Corporate Customer	Refer to the product instruction	Provide subscription, redemption and product management service			Refer to the bank notice	Market-oriented price
155	Domestic funds and asset management products distribution (mainly involves subscription fee; redemption fee; conversion fee; trailer fee, sales and service fees)		Corporate customer	According to negotiated prices with fund houses or security companies	Assist clients to subscribe, redeem, convert fund units etc. on behalf of fund houses or security companies; and collect management fee, performance fee (if any), service fee etc. from fund houses or security companies.				Market- adjusted prices
156	Insurance agency business		Corporate customer	According to negotiated prices with insurance company	Provide insurance financial planning to client				Market- adjusted prices
157	Consignment Trust		Corporate customer	According to negotiated prices with trust company	service fee, performance fee (if any) etc. from trust company				Market- adjusted prices

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
8.6 Security Box								
158	Annual Rental Fee	Personal /Corporate Customer	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	Provide Security Box Rental Service				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)
159	Charges for damage to the Security Box	Personal /Corporate Customer	The fee should be charged in accordance with the damage and maintenance of the safe-deposit box , as well as the quotation of chiseling it	Provide chisel box service when safety-deposit box key lost, etc				Charges Based on the condition of the security box and the costs of repair.
160	Charges for Lost keys	Personal /Corporate Customer	The fee should be charged in accordance with the quotation of duplicating a key of the safe-deposit box	Provide new safety-deposit box key after missing preparation key service				Charge according to the actual rate
8.7 Electronic Receipts Box (For Corporate Customer Only)								
161	Annual Usage Fee	Corporate Customer	Maximum RMB300 per year	Provide Electronic Receipts Box Service				market-oriented price
162	Cost for IC Card	Corporate Customer	RMB15 per card	Production Cost				market-oriented price
8.8 Card Acquirer								
163	Acquirer Fees	Personal/Corporate Customer	Negotiate by both parties, and charge according to contract agreement	Provide acquiring service				market-oriented price
164	The third party union Foreign currency card acquirer fees	Corporate Customer	Negotiate by both parties, and charge according to contract agreement	Provide the union Foreign currency card acquirer services				Market-oriented price
8.9 Cross-border Settlement Agent								
165	Account Opening	Overseas/Domestic Participating Bank	As per Agreement Schedule	Opening of Cross Border Settlement Account				Market-oriented price
166	Account Maintenance	Overseas/Domestic Participating Bank	As per Agreement Schedule	Maintaining of Cross Border Settlement Account				Market-oriented price
167	Account Statement	Overseas/Domestic Participating Bank	As per Agreement Schedule	Account Statement Service				Market-oriented price
168	Outward Remittance (MT103)	Overseas/Domestic Participating Bank	As per Agreement Schedule	Outward Remittance Service				Market-oriented price
169	Inward Remittance (MT103)	Overseas/Domestic Participating Bank	As per Agreement Schedule	Inward Remittance Service				Market-oriented price
170	Fund Transfer (MT202)	Overseas/Domestic Participating Bank	As per Agreement Schedule	Providing Fund Transfer service				Market-oriented price
171	Inquiry of Remittance Record	Overseas/Domestic Participating Bank	As per Agreement Schedule	Remittance Inquiry Service				Market-oriented price
172	Cancellation, Amendment or Return Remittance	Overseas/Domestic Participating Bank	As per Agreement Schedule	Provide cancellation, amendment or return remittance service				Market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
9. Additional Service								
173	Issue copies or photocopy of receipts/ application documents/ files	within 1 year	Personal /Corporate Customer	Free	Provide photocopy/reissue service for customer's receipts/ application documents/files			Market-oriented price
		more than 1 year		RMB20/each (Minimum RMB200 per time)			Free	
174	Issue copies of monthly /yearly statements	within 1 year	Personal /Corporate Customer	Free	Provide reissue service for customer's monthly /yearly statements			Market-oriented price
		more than 1 year		RMB20/each (Minimum RMB200 per time)			Free	
175	Enquiry /print transaction activities	within 1 year	Personal /Corporate Customer	Free	Provide check /print transaction activities service			Market-oriented price
		more than 1 year		RMB20/each (Minimum RMB200 per time)			Free	
10. Online Distribution Service								
176	Online Distribution Service	Online Distribution Service	Corporate Customer	RMB0.1~5per transaction (The specific charge standard depends on the actual agreement.)	Provide Online Distribution Service			Market-oriented price
		Online Collection Service (Single Deduction)	Corporate Customer	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)	Corporate Customer	RMB1.5~4 per transaction (The specific charge standard depends on the actual agreement.)				
		Online Collection Service (Wechat, Alipay scan pay)	Corporate Customer	AMT*0.21%~1%RMB for offline Entity merchant; AMT*0.61%~2%RMB For online merchant (The specific charge standard depends on the actual agreement.)				
		Online Collection Service (scan pay of Unionpay)	Corporate Customer	AMT*0.2%~1%RMB (The specific charge standard depends on the actual agreement.)				
11. Structure Deposit								
177	Structure Deposit (Charge items mainly involve subscription fee, redemption fee, and floating management fee, etc.)	Personal /Corporate Customer	Refer to the product instruction	Provide subscription, redemption and product management service			Refer to the bank notice	Market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Private Banking Customer Privilege	Additional explanation For Pricing Basis
12. Liquidity Management								
178	Domestic Cash Liquidity Management	Implementation Fee	Corporate Customer	CNY 30,000 or Equivalent FCY Amount / per structure	Implementation service for Domestic Cash Liquidity Management			Market-oriented price
		Management Fee	Corporate Customer	CNY 3,000 or Equivalent FCY Amount / per Month	Operation and management service for Domestic Cash Liquidity Management			
		Maintenance Fee	Corporate Customer	CNY 500 or Equivalent FCY Amount / per account to be added or removed	Maintenance service for Domestic Cash Liquidity Management			
		Cash Entrustment Loan Commission	Corporate Customer	0.3% of Net daily EL funds transfer amount per year; Or 0.3% of total daily EL funds transfer amount. Accrued on daily basis and payable monthly	Cash Entrustment Loan Commission of Domestic Cash Liquidity Management			
179	3rd party Bank Cash Management	One-off System Setup and Implementation Fee	Corporate Customer	Maximum CNY 150,000 per client (one-time charge per service agreement)	Implementation service for 3rd party Bank Cash Management			Market-oriented price
		Implementation Fee for newly added banks	Corporate Customer	CNY 50,000 per application	Implementation Service for newly added banks			
		Maintenance Fee	Corporate Customer	CNY 500 per maintenance per account	Change Account or Service of third-party Cash Management			
		Management Fee	Corporate Customer	CNY 5,000 per client per month	Management Service for third-party Bank Cash Management			
180	Cross Border Cash Liquidity Management	Liquidity Management Service Fee	Corporate Customer	0.3% of total approved limit of Liquidity Management Service. Minimum charge CNY 10,000 or Equivalent FCY Amount	Liquidity management service for Cross Border Cash Liquidity Management			Market-oriented price
Remarks: The Cross-Border RMB remittance fee refers to the handling fee & transfer fee of RMB remittance charged by our bank, additional charges may be incurred from the overseas bank.								