# Tariff of Accounts and Services of the Bank of East Asia (China) Ltd. (2021.5)

**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 May. 21st 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 | Cheque | 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<br><br>NDRC & CBRC " Notice on Cancelling and Suspending Part of Basic Charges of Commercial Banking Services " [2017] No.1250 |
| | | Transfer Cheque | Personal /Corporate Customer | Sorter Cheque Handling Fee: RMB1 per item, Cheque Cost Fee RMB0.40 per item<br>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 | | | | |
| 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<br>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<br>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<br>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<br>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 | | | Free | Free | |
| 4 | Bank Inquiry Letter | | Corporate Customer | The minimum charge is RMB200/copy, and RMB100 will be charged for each item on the basis of the minimum charge, starting from the second item of inquiry (for all kinds of bank deposits, each type of deposit is counted as one item inquiry); 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 |

| 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 |
|---|---|---|---|---|---|---|---|---|
| **1.2 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 |
| 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<br>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;<br>China UnionPay Document |
| 14 | ATM Query at 3rd party's ATM | Personal Customer | Domestic: Free<br>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<br>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;<br>Minimum RMB5 per transaction;<br>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 |
| 22 | Main Platinum Card Annual Fee | Personal Customer | RMB800 per year(except BEA Ctrip Co-Brand Credit Card and BEA-Qunar Platinum Credit Card)<br>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 |

| 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 |
|---|---|---|---|---|---|---|---|---|---|
| 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 | | | | market-oriented price |
| 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<br>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;<br>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 | 1% of refund if by other banks for Personal CNY Credit Card; refund if through self-service channel (Credit Card Wechat public address) by other banks for free ; Minimum RMB15 per transaction;<br>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 |
| 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 |

| 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 |
|---|---|---|---|---|---|---|---|---|
| 35 | Flexible staging Fee （Staging fee also apply to cash staging) | Personal Customer | Only for Personal Credit Card.<br>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.<br>Change the form of fixed charge to differentiated charge as follows:<br>Maximum staging fee（per term）:<br>3 terms：1.10%<br>6terms：0.95%<br>12terms：0.92%<br>18terms：0.90%<br>24terms：0.90%<br>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:<br>Maximum staging fee（per term）:<br>3 terms：1.10%<br>6terms：0.95%<br>12terms：0.92%<br>18terms：0.90%<br>24terms：0.90%<br>36terms：0.90% | Provide the service of Statement staging | | | | |
| 37 | Mailing staging Fee | Personal Customer | Change the form of fixed charge to differentiated charge as follows:<br>Maximum staging fee（per term）:<br>3 terms：1.10%<br>6terms：0.95%<br>12terms：0.92%<br>18terms：0.90%<br>24terms：0.90%<br>36terms：0.90% | Provide the service of Mail-order staging | | | | |
| 38 | Large amount staging Fee | Personal Customer | Only for Personal CNY Credit Card.<br>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.<br>One-time charge at first term as follow:<br>3 terms：1.35%-4.5%<br>6 terms：2.37%-4.5%<br>12 terms: 4.5%-8%<br>18 terms: 6%-10%<br>24 terms: 8%-12%<br>36 terms: 11.6%-16%<br>48 terms: 14.87%-20%<br>60 terms: 18.05%-24%<br>Monthly charge at several terms as follow:<br>12 terms: 4.8%(0.4% per month)<br>24 terms: 8.76%-12%(0.365%-0.5% per month)<br>36 terms: 12.96%-18%(0.36%-0.5% per month)<br>48 terms: 17.52%-24%(0.365%-0.5% per month)<br>60 terms: 21.9%-30%(0.365%-0.5% per month) | 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;<br>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 |

| 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 |
|---|---|---|---|---|---|---|---|---|---|
| 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 creidt 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 | Personal Cross-Border RMB remittanc | ≤RMB10000 | Personal Customer | Handling fee: RMB0.50 per transaction; Transfer fee: RMB5 per transaction. | Provide CrossBorder RMB Remiittance 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) | | | | | |
| 43 | Cross-Border RMB remittance for Corporate Customers | ≤RMB10000 | Personal /Corporate Customer | 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) | | | | | |
| 44 | Banker's Acceptance Bill | | Corporate Customer | 0.5‰-2‰ of par value.<br>Expense: RMB 0.48 yuan each of paper Banker's Acceptance Bill.<br>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 |
| 45 | Commercial Acceptance Bills | | Corporate Customer | Cost Fee: RMB0.48 per item of paper Commercial Acceptance Bill.<br>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 |
| 46 | Consignment Collection/ Collection with Acceptance | | Corporate Customer | Handling fee: RMB1 per transaction<br>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 |
| 47 | Banker's Acceptance Query | | Other Banks | RMB30 per item | Provide on site Banker's Acceptance query 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 |
|---|---|---|---|---|---|---|---|---|---|
| 48 | Electronic Payment Cipher Instrument | | Corporate Customer | RMB520 per item | Cost fee | | | | market-oriented price |
| 49 | Regular Debit （by BEPS） | | Personal /Corporate Customer | RMB5 per transaction | Provide Regular Debit Service by BEPS | | | | market-oriented price |
| 50 | Regular Credit（by BEPS） | ≤RMB2000 | Personal Customer | RMB2 per transaction | Provide BEPS Regular Credit Service by BEPS | | | | market-oriented price |
| | | > RMB2000 | | RMB5 per transaction | | | | | |
| | | | Corporate Customer | RMB5 per transaction | | | | | |
| 51 | Distribution Service (on counter) | | Corporate Customer | RMB1 per transaction, "transaction number" equals number of distributed accounts | Provide Distribution Service | Free | | | market-oriented price |
| 52 | 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 |
| **4、FCY Settlements** | | | | | | | | | |
| **4.1 Inward Remittance** | | | | | | | | | |
| 53 | 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 |
| 54 | 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;<br>Handling Fee for HKD Cheque: HKD100 or equivalent per cheque | Provide cheque collection Service | | | 50% discount for SupremeGold;<br>Minimum and maximum are the same; Free for Private Banking. | market-oriented price |
| **4.2 Outward Remittance** | | | | | | | | | |
| 55 | Overseas Outward Remittance (D/D ) | | Personal /Corporate Customer | 0.1% of remittance amount ;<br>Minimum USD20 or equivalent, Maximum USD130 or equivalent;<br>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;<br>Minimum and maximum are the same; Free for Private Banking. | market-oriented price |
| 56 | Overseas Outward Remittance (T/T) | | Personal /Corporate Customer | 0.1% of remittance amount ;<br>Minimum USD20 or equivalent, Maximum USD130 or equivalent;<br>Additional charges may be incurred from the overseas bank and can not be waived.<br>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 |
| 57 | Refunding of Overseas Outward Remittance (D/D) | | Personal /Corporate Customer | 0.1% of remittance amount ;<br>Minimum USD20 or equivalent, Maximum USD130 or equivalent;<br>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;<br>Minimum and maximum are the same | market-oriented price |
| 58 | Loss of Demand Draft (D/D) | | Personal /Corporate Customer | 0.1% of remittance amount ;<br>Minimum USD20 or equivalent, Maximum USD130 or equivalent;<br>Additional charges may be incurred from the overseas bank and can not be waived. | Provide Loss of Demand Draft (D/D) Service | | | 50% discount;<br>Minimum and maximum are the same | market-oriented price |
| 59 | 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 |

| 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 |
|---|---|---|---|---|---|---|---|---|---|
| 60 | Domestic Cross-city Outward Remittance | Outward Remittance | Personal /Corporate Customer | 0.1% of remittance amount;<br>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;<br>Minimum and maximum are the same; Free for Private Banking. | market-oriented price |
| 61 | Intra-city Remittance | Outward Remittance | Personal /Corporate Customer | 0.1% of remittance amount;<br>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 |
| 62 | CrossBorder Express Remittance (Personal) | | Personal Customer | 0.1% of remittance amount;<br>Minimum HKD20 or equivalent, Maximum HKD1000 or equivalent | Provide CrossBorder Express Remittance Service | | | | market-oriented price |
| 63 | CrossBorder Express Remittance (Corporate) | | Corporate Customer | 0.1% of remittance amount;<br>Minimum HKD20 or equivalent, Maximum HKD1000 or equivalent | Provide CrossBorder Express Remittance Service | | | | market-oriented price |
| **4.3 Cable Fee** | | | | | | | | | |
| 64 | General Type | | Personal /Corporate Customer | USD15 or equivalent per transaction | Provide transmission of telegrams for SWIFT System Service | | | | market-oriented price |
| 65 | Refund/Transfer type | | Personal /Corporate Customer | USD15 or equivalent per transaction | Provide transmission of telegrams for SWIFT System Service | | | | market-oriented price |
| 66 | L/Cs Issuing /Transfer Type | | Corporate Customer | USD30 or equivalent per transaction | Provide transmission of telegrams for SWIFT System Service | | | | market-oriented price |
| 67 | L/Cs Amendments Type | | Corporate Customer | USD15 or equivalent per transaction | Provide transmission of telegrams for SWIFT System Service | | | | market-oriented price |
| 68 | 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)** | | | | | | | | | |
| 69 | 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** | | | | | | | | | |
| 70 | Issuing L/C | | Corporate Customer | 0.15% of the L/C amount; Minimum USD36 or equivalent | Provide issuing L/C Service | | | | market-oriented price |
| 71 | Amendments | | Corporate Customer | USD12 per or equivalent amendment.<br>The same as Issuing L/C if the amendment is for amount increased. | Provide bills amendments Service | | | | market-oriented price |
| 72 | Shipping Guarantee | | Corporate Customer | 0.05% of the Shipping Guarantee amount; Minimum USD36 or equivalent per transaction. | Provide Shipping Guarantee Service | | | | market-oriented price |
| 73 | 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 |
| 74 | Discrepancies charges | | Corporate Customer | USD70 or equivalent per transaction | Discrepancies charges | | | | market-oriented price |
| 75 | Cancellation of L/C | | Corporate Customer | USD36 or equivalent per transaction | Provide cancellation of L/C Service | | | | market-oriented price |
| 76 | Auditing charges for import bills | | Corporate Customer | USD30 or equivalent per transaction | Provide auditing service for import bills | | | | market-oriented price |
| 77 | Non-payment of import bills | | Corporate Customer | USD35 or equivalent per transaction | Provide non-payment of import bills Service | | | | market-oriented price |
| 78 | 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 |
| 79 | 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 |

| 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 |
|---|---|---|---|---|---|---|---|---|
| **5.2 Export Bills** | | | | | | | | |
| 80 | Advising without confirmation | Corporate Customer | USD25 or equivalent per transaction | Provide advising service | | | | market-oriented price |
| 81 | 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 |
| 82 | 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 |
| 83 | Amendment Advising | Corporate Customer | USD12 or equivalent per item | Provide Bills Advising amendments Notification Service | | | | market-oriented price |
| 84 | 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 |
| 85 | Cancellation of L/C | Corporate Customer | USD25 or equivalent per transaction | Provide Cancellation of L/C Service | | | | market-oriented price |
| 86 | 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 |
| 87 | L/C Document Handling Fee | Corporate Customer | 0.125% of the transaction value (Minimum USD18 or equivalent) | Provide L/C Document Hadling Service | | | | market-oriented price |
| 88 | 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** | | | | | | | | |
| 89 | Amendments to collection letter | Corporate Customer | USD15 or equivalent per amendment | Provide Amendments to collection letter Service | | | | market-oriented price |
| 90 | Documents against no payment | Corporate Customer | 0.1% of the value (Minimum USD12 or equivalent) | Provide Documents against no payment Service | | | | market-oriented price |
| 91 | Document collection | Corporate Customer | 0.1% of the value (Minimum USD12 or equivalent) | Provide Document collection Service | | | | market-oriented price |
| 92 | Unpaid Item | Corporate Customer | 0.1% of the value (Minimum USD12 or equivalent) | Provide Unpaid Item Dealing Service | | | | market-oriented price |
| **5.4 Domestic Bills Service** | | | | | | | | |
| 93 | Issuing L/C | Corporate Customer | 0.15% of the L/C amount;<br>Minimum RMB100 | Provide issuing L/C service | | | | market-oriented price |
| 94 | 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 |
| 95 | Advising Fee | Corporate Customer | RMB50/Unit | Provide advising service | | | | market-oriented price |
| 96 | Amendment Advising Fee | Corporate Customer | RMB50/Unit | Provide amendment advising service | | | | market-oriented price |
| 97 | 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 |
| 98 | Forfeiting fee | Corporate Customer | Minimum 0.3% of transfer amount (annualised rate); Based on agreement | Provide L/C forfeiting Service | | | | market-oriented price |
| 99 | Acceptance of Usance L/C | Corporate Customer | 0.1% of the Draft amount for each month or equivalent;<br>Minimum RMB 100 per item | Provide acceptance of usance L/C Service | | | | market-oriented price |
| 100 | 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 |

| 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 |
|---|---|---|---|---|---|---|---|---|
| 101 | 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) ;<br>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 |
| 102 | Discrepancies charges | Corporate Customer | RMB 100 per transaction | Discrepancies charges | | | | market-oriented price |
| 103 | Non-payment of L/C | Corporate Customer | RMB 100 per transaction | Provide non-payment of bills Service | | | | market-oriented price |
| 104 | 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** | | | | | | | | |
| 105 | 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** | | | | | | | | |
| 106 | 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 |
| 107 | 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.<br>Additional cable fee of general type is charged | Provide International Remittance Service | | | | market-oriented price |
| 108 | CrossBorder Express Remittance (Personal) | Personal Customer | 0.1% of remittance amount; Minimum HKD20, Maximum HKD1000 | Provide CrossBorder Express Remittance (Personal) Service | | | | market-oriented price |
| 109 | Cost of USB-Key ( Generation One) | Personal Customer | RMB50/Unit | Provide USB - Key used to store user certificate | | | | market-oriented price |
| 110 | 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** | | | | | | | | |
| 111 | Annual Fee | Corporate Customer | RMB150 per year | Provide account enquiry, settlement and electronic receipt service, etc | | | | market-oriented price |
| 112 | Annual fee for an account certificate | Corporate Customer | RMB30 per year | Provide Cash Pooling Account Management Service | | | | market-oriented price |
| 113 | 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 |
| 114 | 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 |

| 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 |
|---|---|---|---|---|---|---|---|---|
| 115 | CNY Transfer/Remittance to 3rd party account | Corporate Customer | ≤RMB10000: RMB2<br>RMB10000-100000(included): RMB5<br>RMB100000-500000(included): RMB15<br>RMB500000-5million(included): RMB20<br>RMB5Million-10Million(included): RMB50<br>＞10Million: RMB100 | Provide Transfer/Remittance to 3rd party account Service | | | | market-oriented price |
| 116 | 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 |
| 117 | CrossBorder Express Remittance(Corporate) | Corporate Customer | 0.1% of remittance amount; Minimum HKD20, Maximum HKD1000 | Provide CrossBorder Express Remittance(Corporate) Service | | | | market-oriented price |
| 118 | Handling Fee For CNY Funds Transfer | Corporate Customer | RMB10 per year | Provide CNY funds transfer Service | | | | market-oriented price |
| 119 | Costs of USB-Key( Generation One) | Corporate Customer | RMB50 per item | Provide USB - Key used to store user certificate | | | | market-oriented price |
| 120 | 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 |
| 121 | "Host-to-host" Tests Fee | Corporate Customer | RMB20000-100000; Based on contract | Provide Bank-Corporate Link Service | | | | market-oriented price |
| 122 | "Host-to-host" Digital Certificate Fee and Renewal Fee | Corporate Customer | RMB200 per year | Provide certificate of "Bank-Corporate Link" | | | | market-oriented price |
| 123 | Online Distribution Service | Corporate Customer | NOT exceed RMB 5 per transaction<br>(The specific charge standard depends on the actual agreement.) | Provide Online Distribution Service | | | | Market-oriented price |
| 124 | SWIFT MT940/MT950 E-Statement | Corporate Customer | RMB 800 per month per account | BEA collects and presents the SWIFT statements of client＇s accounts, which opened at other banks;<br>BEA sends the SWIFT statements of client＇s BEA accounts to other banks. | | | | Market-oriented price |
| 125 | Corporate operating funds smart analysis | Corporate Customer | 1) One-off implementation fee: RMB 50,000<br>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.<br>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** | | | | | | | | |
| **7.1Retail Financing Business-Other Retailing Loan (Mortgage loans for an enterprise included)** | | | | | | | | |
| 126 | Discharge Fee (to be charged when the loan is paid off) | Personal /Corporate Customer | RMB1000 (For CNY Loan)<br>HKD1250 (For HKD Loan)<br>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 |
| 127 | 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)<br>HKD600 (For HKD Loan)<br>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** | | | | | | | | |
| 128 | Commitment fee | Corporate customer with commitment facility limit | Free for small micro entities;<br>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 |
| 129 | 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. |
| 130 | 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. |
| 131 | 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 |
| 132 | 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 |
|---|---|---|---|---|---|---|---|---|
| 133 | 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. |
| 134 | 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 |
| 135 | Open letter of guarantee from other bank | Corporate Customer | 3‰ charged every three month;<br>Minimum RMB300 or equivalent per item | Provide Open letter of guarantee from other bank Service | | | | Market-oriented price |
| 136 | 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 |
| 137 | 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 |
| 138 | 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 |
| 139 | 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 |
| 140 | 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 |
| 141 | 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 |
| 142 | Domestic Factoring Business Commission | Corporate Customer | No less than 0.2% of the invoice amount | Domestic factoring business | | | | Market-oriented price |
| 143 | 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)** | | | | | | | | |
| 144 | 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 |
| 145 | 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 )** | | | | | | | | |
| 146 | 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 |
| 147 | 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)** | | | | | | | | | |
| 148 | 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)** | | | | | | | | | |
| 149 | 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.<br>(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** | | | | | | | | | |
| 150 | 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** | | | | | | | | | |
| 151 | Advisory Service Fee | Investment Banking Services | Corporate Customer Appling 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.<br>(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** | | | | | | | | | |
| 152 | Wealth Management products issued by our bank<br>（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 |
| 153 | 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 |
| 154 | Insurance agency business | | Corporate customer | According to negotiated prices with insurance company | Provide insurance financial planning to client | | | | Market- adjusted prices |
| 155 | Consignment Trust | | Corporate customer | According to negotiated prices with trust company | service fee, performance fee (ifany) etc. from trust company | | | | Market- adjusted prices |
| **8.6 Security Box** | | | | | | | | | |
| 156 | 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) | market-oriented price |
| 157 | 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. |
| 158 | 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 |

| 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 |
|---|---|---|---|---|---|---|---|---|---|
| **8.7 Electronic Receipts Box (For Corporate Customer Only)** | | | | | | | | | |
| 159 | Annual Usage Fee | | Corporate Customer | Maximum RMB300 per year | Provide Electronic Receipts Box Service | | | | market-oriented price |
| 160 | Cost for IC Card | | Corporate Customer | RMB15 per card | Production Cost | | | | market-oriented price |
| **8.8 Card Acquirer** | | | | | | | | | |
| 161 | Acquirer Fees | | Personal/Corporate Customer | Negotiate by both parties, and charge according to contract agreement | Provide acquiring service | | | | market-oriented price |
| 162 | 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** | | | | | | | | | |
| 163 | Account Opening | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Opening of Cross Border Settlement Account | | | | Market-oriented price |
| 164 | Account Maintenance | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Maintaining of Cross Border Settlement Account | | | | Market-oriented price |
| 165 | Account Statement | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Account Statement Service | | | | Market-oriented price |
| 166 | Outward Remittance (MT103) | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Outward Remittance Service | | | | Market-oriented price |
| 167 | Inward Remittance (MT103) | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Inward Remittance Service | | | | Market-oriented price |
| 168 | Fund Transfer (MT202) | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Providing Fund Transfer service | | | | Market-oriented price |
| 169 | Inquiry of Remittance Record | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Remittance Inquiry Service | | | | Market-oriented price |
| 170 | Cancellation, Amendment or Return Remittance | | Overseas/Domestic Participating Bank | As per Agreement Schedule | Provide cancellation, amendment or return remittance service | | | | Market-oriented price |
| **9、Additional Service** | | | | | | | | | |
| 171 | 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 | |
| 172 | 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 | |
| 173 | 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 | |

| 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、Online Distribution Service** | | | | | | | | | |
| 174 | Online Distribution Service | Online Distribution Service | Corporate Customer | RMB0.1~5per transaction<br>(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<br>Or RMB0.2~5per transaction<br>(The specific charge standard depends on the actual agreement.) | | | | | |
| | | Online Collection Service (Mass Deduction) | Corporate Customer | RMB1.5~4 per transaction<br>(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;<br>AMT*0.61%~2%RMB<br>For online merchant<br>(The specific charge standard depends on the actual agreement.) | | | | | |
| | | Online Collection Service （scan pay of Unionpay） | Corporate Customer | AMT*0.2%~1%RMB<br>(The specific charge standard depends on the actual agreement.) | | | | | |
| **11、Structure Deposit** | | | | | | | | | |
| 175 | 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 |
| **12、 Liquidity Management** | | | | | | | | | |
| 176 | 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;<br>Or 0.3% of total daily EL funds transfer amount.<br>Accrued on daily basis and payable monthly | Cash Entrustment Loan Commission of Domestic Cash Liquidity Management | | | | |
| 177 | 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 | | | | |
| 178 | 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. | | | | | | | | | |