Tariff of Accounts and Services of the Bank of East Asia (China) Ltd. (2025.6)

The Bank of East Asia (China) Limited (“the Bank”) may, at its own discretion or as required by laws and regulations and/or by the provisions of the supervisory authorities, amend the terms in respect of costs, accounts and services hereunder from time to time. The Bank shall not be responsible for informing its customers in the event that amendments are made subject to the changes of laws and regulations or supervisory authorities. Please refer to the Bank’ s official website or written notice of the branches for actual amendments.
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 Chinese Mainland) and relevant supervisory or governmental authorities. The aforementioned fees and taxes (if any) shall be paid in accordance with the rates set by the aforementioned 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 Jun. 16th 2025.
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 bank charges violation report telephone and complaint handling telephone: 95382;Letter to report complaints network channels: https://www.hkbea.com.cn/footer/ContactUs/; email:https://www.hkbea.com.cn/Header/BusinessNetwork/BranchATM/branch/;You can also go to each outlet to give feedback or register the Customer Suggestion Book.

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 & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
1	Cheque	Cash Cheque	Personal /Corporate Customer	Handling Fee: RMB0.60 per item	Provide Cash Cheque Service				NDRC & CBRC "Notice on the Issuance of Commercial Banking Services to the Government Guidance Price and Government Pricing Catalog" [2014] No.268 PBOC "Notice on Further Strengthening the Management of the Printing of Bank Notes and Vouchers" [2014] No.157 NDRC & CBRC "Notice on the Cancellation and Suspension of some Basic Service Charges of Commercial Banks" [2017] No.1250 PBOC &NDRC & CBRC "Notice on Reducing Payment Fees for Small and Micro Enterprises and Individual Businesses" [2021] No.169
		Transfer Cheque	Personal /Corporate Customer	Sorter Cheque Handling Fee: RMB1 per item Other Cheque Handling Fee: RMB0.60 per item	Provide Transfer Cheque Service				
		Sorter Open Cheque	Personal /Corporate Customer	Handling Fee: RMB1 per item	Provide Sorter Open Cheque Service				
2	Commercial Bill		Corporate Customer	Loss Report Fee: 0.1% of par value for paper Bank's Acceptance Bill if deemed acceptable by requirement. (Minimum RMB 5, maximum RMB 2000 per item)	Provide Commercial Bill Service				

3	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)					
				Free charge for national treasury, relief or charity fund transfer.According to the written entrustment of the customer, the extra expedited fee will not be charged for the expedited immediate business that ensures that the real-time funds arrive at the payee's bank of deposit.					
4	Inter-bank Counter Remittance for Corporate Customers	≤RMB10000	Corporate Customer	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)					
				For small and micro enterprises and individual businesses, no matter the size of the remittance amount, the fee will be 10% discount. Note: Real time guarantee for urgent transfers (20% surcharge over normal rate).The total amount after surcharge should not exceed the related tiers of RMB 5, RMB 10, RMB 15, RMB 20 and RMB 200. Free charge for national treasury, relief or charity fund transfer.The surcharge is not applicable to small and micro enterprises, and individual businesses.					

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 & Platinum Card (999 account) 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

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
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 or equivalent 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 or equivalent, maximum USD200 or equivalent	Provide Conversion from Foreign Exchange into FX Cash Service			Free for Private Banking Customer	Market-oriented price
6	CrossBoundary emergency cash withdrawal	SupremeGold Account in BEA HongKong	SupremeGold Customer of BEA HongKong	HKD50/unit or equivalent	Provide CrossBoundary 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	Card Fee	Issuing IC card	Personal Customer	Waived for all card types (except Gaoya Card)	Provide IC Card service				market-oriented price
		Changing IC card (different card number)		Waived for all card types (except Gaoya Card)					market-oriented price
		Renewing IC Card (card number unchanged)		RMB15 per card for renewing IC card (except Gaoya Card); waived for upgrading magnetic stripe card to IC card and renewing IC card after expiry					market-oriented price
10	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
11	Cash withdrawal at 3rd party's ATM in same city		Personal Customer	RMB3.5 per withdrawal	Provide cash withdrawal at 3rd party's ATM in same city service				PBC Document [2003] No.126

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
12	Cash withdrawal at 3rd party's ATM in different city	Personal Customer	Domestic: handling fee is RMB3.5 per withdrawal Overseas(including HongKong, Macau and Taiwan): handling fee is 1% of the withdrawal amount (converted to RMB) + RMB 12 per withdrawal	Provide cash withdrawal at 3rd party's ATM in different city service				PBC Document [2003] No.126; China UnionPay Document
13	ATM Query at 3rd party's ATM	Personal Customer	Domestic: Free Overseas(including HongKong, Macau and Taiwan): RMB2 per query	Provide ATM Query at 3rd party's ATM service				China UnionPay Document
14	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
15	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 CNY Credit Card and Self-service equipment								
16	Main Gold Card Annual Fee	Personal Customer	RMB300 per year per 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
17	Supplementary Gold Card Annual Fee	Personal Customer	RMB150 per year per card					Market-oriented price
18	Main Classic Card Annual Fee	Personal Customer	RMB120 per year per card					Market-oriented price
19	Supplementary Classic Card Annual Fee	Personal Customer	RMB60 per year per card					market-oriented price
20	Main Platinum Card Annual Fee	Personal Customer	RMB600 per year per 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
21	Supplementary Platinum Card Annual Fee	Personal Customer	RMB400 per year per card					Market-oriented price
22	Sign Purchase Sheet Query Fee – Domestic	Personal Customer	RMB20 for each copy , Free for Platinum Card	Provide Sign Purchase Sheet Query Service				Market-oriented price
	Sign Purchase Sheet Query Fee – Overseas	Personal Customer	RMB35 for each copy (only for VISA Credit Card); Free for Platinum Card					
23	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
24	Overseas Replacement Card Fee	Personal Customer	RMB1200 per card(only for VISA Credit Card); Free for Platinum Card	Provide Overseas Replacement Card Service				Market-oriented price
25	Cash Advance Fee	Personal Customer	1% of the Cash Advance; Minimum RMB10 per transaction;	Provide Cash Advance Service				Market-oriented price
26	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 & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
27	Additional Statement Copy		Personal Customer	Platinum credit card for free, 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 , otherwise RMB5 per copy	Provide Additional Statement Copy Service				Market-oriented price
28	Overseas ATM Enquiry Fee		Personal Customer	RMB3 per enquiry for CNY Credit Card; Free for Platinum Card;	Provide Overseas ATM Balance Enquiry Service				Market-oriented price
29	SMS Notification Fee		Personal Customer	RMB3 per month for personal CNY Credit Card	SMS Notification				Market-oriented price
3、CNY Settlements									
30	Personal Cross-Boundary RMB remittanc	≤RMB10000	Personal Customer	Handling fee: RMB0.50 per transaction; Transfer fee: RMB5 per transaction.	Provide Cross-Boundary 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)					
				Free for Wealth Management Connect					
31	Cross-Boundary RMB remittance for Corporate Customers	≤RMB10000	Personal /Corporate Customer	Handling fee: RMB0.50 per transaction; Transfer fee: RMB5 per transaction.	Provide Cross-Boundary 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)					
32	Banker's Acceptance Bill		Corporate Customer	0.5‰of par value.	Provide Bank's Acceptance Bill (paper or electronic) Service				market-oriented price
33	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
34	Banker's Acceptance Query		Other Banks	RMB30 per item	Provide on site Banker's Acceptance query service				market-oriented price
35	Electronic Payment Cipher Instrument		Corporate Customer	RMB520 per item	Cost fee				market-oriented price

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
36	Regular Debit (by BEPS)		Personal /Corporate Customer	RMB5 per transaction	Provide Regular Debit Service by BEPS				market-oriented price
37	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					
38	Distribution Service (on counter or corporate cyberbanking)		Corporate Customer	RMB1 per transaction, "transaction number" equals number of distributed accounts	Provide Distribution Service	Free			market-oriented price
39	Local Currency Overseas Lending		Corporate Customer	Charged at 0.1%/year - 1%/year of the lending value according to the agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle. Maximum CNY200,000/year. (small micro entities will not be charged)	Provide LCY Overseas Lending				market-oriented price
4、FCY Settlements									
4.1 Inward Remittance									
40	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
41	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 SupremeGold Platinum Card (999 account).	market-oriented price
4.2 Outward Remittance									
42	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				market-oriented price
43	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			Free for SupremeGold customers' outward remittance in cross-boundary emergency cash withdrawal service; no waiver for additional fees	market-oriented price
44	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

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
45	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
46	Domestic Cross-city Remittance (FCY)	Outward Remittance	Personal /Corporate Customer	0.1% of remittance amount; minimum USD20 or equivalent, maximum USD130 or equivalent; charged as Overseas Outward Remittance (T/T) if via SWIFT	Provide Domestic Cross-city Outward Remittance Service				market-oriented price
47	Intra-city Remittance (FCY)	Outward Remittance	Personal /Corporate Customer	0.1% of remittance amount; minimum USD5 or equivalent, maximum USD50 or equivalent; charged as Overseas Outward Remittance (T/T) if via SWIFT	Provide Intra-city Remittance Service				market-oriented price
48	Service fee for IRIS by Mastercard (International Remittance Instant Service)		Personal Customer	USD 25 per transaction	Provide electronic foreign exchange remittance services				market-oriented price
49	CrossBoundary Express Remittance (Personal)		Personal Customer	0.1% of remittance amount; Minimum HKD20 or equivalent, Maximum HKD1000 or equivalent	Provide CrossBoundary Express Remittance Service			Waived for SupremeGold and SupremeGold Diamond customers1	market-oriented price
50	CrossBoundary Express Remittance (Corporate)		Corporate Customer	0.1% of remittance amount; Minimum HKD20 or equivalent, Maximum HKD1000 or equivalent	Provide CrossBoundary Express Remittance Service				market-oriented price
51	Foreign Currency Overseas Lending		Corporate Customer	Charged at 0.1%/year - 1%/year of the lending value according to the agreement. Charged as one year if the term of the agreement is less than one year. Charged one-time in principle. Maximum CNY200,000/year or equivalent. (small micro entities will not be charged)	Provide FCY Overseas Lending				Market-oriented price
4.3 Cable Fee									
52	General Type		Personal /Corporate Customer	USD15 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
53	Refund/Transfer type		Personal /Corporate Customer	USD15 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
54	L/Cs Issuing /Transfer Type		Corporate Customer	USD30 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
55	L/Cs Amendments Type		Corporate Customer	USD15 or equivalent per transaction	Provide transmission of telegrams for SWIFT System Service				market-oriented price
56	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)									
57	Cross-branch Deposit and Withdrawal in BEA China (FCY)		Personal Customer	0.5% of the amount of deposit or withdrawal; minimum RMB2 per transaction, maximum RMB50 per transaction.	Provide personal customers with cross-branch foreign currency deposit and withdrawal service in BEA China				market-oriented price
5、Bills Service									
5.1 Import bills									
58	Issuing L/C		Corporate Customer	0.15% of the L/C amount; Minimum USD36 or equivalent	Provide issuing L/C Service				market-oriented price
59	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

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
60	Shipping Guarantee	Corporate Customer	0.05% of the Shipping Guarantee amount; Minimum USD36 or equivalent per transaction.	Provide Shipping Guarantee Service				market-oriented price
61	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
62	Discrepancies charges	Corporate Customer	USD70 or equivalent per transaction	Discrepancies charges				market-oriented price
63	Cancellation of L/C	Corporate Customer	USD36 or equivalent per transaction	Provide cancellation of L/C Service				market-oriented price
64	Auditing charges for import bills	Corporate Customer	USD30 or equivalent per transaction	Provide auditing service for import bills				market-oriented price
65	Non-payment of import bills	Corporate Customer	USD35 or equivalent per transaction	Provide non-payment of import bills Service				market-oriented price
66	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
67	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								
68	Advising without confirmation	Corporate Customer	USD25 or equivalent per transaction	Provide advising service				market-oriented price
69	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
70	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
71	Amendment Advising	Corporate Customer	USD12 or equivalent per item	Provide Bills Advising amendments Notification Service				market-oriented price
72	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
73	Cancellation of L/C	Corporate Customer	USD25 or equivalent per transaction	Provide Cancellation of L/C Service				market-oriented price
74	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 for amount increased.	Provide Transferring L/C Service and Transferring L/C amendment				market-oriented price
75	L/C Document Handling Fee	Corporate Customer	0.125% of the transaction value (Minimum USD18 or equivalent, maximum USD300 or equivalent)	Provide L/C Document Hadling Service				market-oriented price
76	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								
77	Amendments to collection letter	Corporate Customer	USD15 or equivalent per amendment	Provide Amendments to collection letter Service				market-oriented price
78	Documents against no payment	Corporate Customer	0.1% of the value (Minimum USD12 or equivalent, maximum USD80 or equivalent)	Provide Documents against no payment Service				market-oriented price
79	Document collection	Corporate Customer	0.1% of the value (Minimum USD12 or equivalent, maximum USD300 or equivalent)	Provide Document collection Service				market-oriented price
80	Unpaid Item	Corporate Customer	Amending collection order, refunding of acceptance bills (export and import bills), changing export and import bills: RMB 100 yuan per time	Provide Unpaid Item Dealing Service				market-oriented price

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
5.4 Domestic Bills Service								
81	Issuing L/C	Corporate Customer	0.15% of the L/C amount; Minimum RMB100	Provide issuing L/C service				market-oriented price
82	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
83	Advising Fee	Corporate Customer	RMB50/Unit	Provide advising service				market-oriented price
84	Amendment Advising Fee	Corporate Customer	RMB50/Unit	Provide amendment advising service				market-oriented price
85	L/C Document Handling Fee	Corporate Customer	Auditing charges for import bills: 0.1% of amount, minimum RMB100 per transaction, maximum RMB2000 per transaction; Negotiation: 0.1% of amount, minimum RMB100 per transaction	Provide auditing service for bills or L/C negotiation service				market-oriented price
86	Forfeiting fee	Corporate Customer	Minimum 0.3% of transfer amount (annualised rate); Based on agreement	Provide L/C forfeiting Service				market-oriented price
87	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
88	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
89	Transferring L/C and Transferring L/C amendment	Corporate Customer	1.25‰-2‰ of the transferring L/C amount (Minimum RMB500 per transaction, maximum RMB2000 per transaction); RMB 100 per amendment. If the amount of credit increases, the service charge will reference the Transferring L/C's standard for amount increased.	Provide Transferring L/C Service				market-oriented price
90	Discrepancies charges	Corporate Customer	RMB 100 per transaction	Discrepancies charges				market-oriented price
91	Non-payment of L/C	Corporate Customer	RMB 100 per transaction	Provide non-payment of bills Service				market-oriented price
92	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								
93	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								
94	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
95	Cost of USB-Key (Generation One)	Personal Customer	RMB50/Unit	Provide USB - Key used to store user certificate				market-oriented price
6.2 Corporate Cyberbanking								
96	Annual Fee	Corporate Customer	RMB500 per year. For small and micro enterprises and individual businesses, the fee will be 50% discount.	Provide account enquiry, settlement and electronic receipt service, etc				market-oriented price
97	Annual fee for an account certificate	Corporate Customer	RMB30 per year. For small and micro enterprises and individual businesses, the fee will be 50% discount.	Provide Cash Pooling Account Management Service				market-oriented price
98	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 & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
99	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 For small and micro enterprises and individual businesses, no matter the size of the remittance amount, the fee will be 10% discount.	Provide Transfer/Remittance to 3rd party account Service				market-oriented price
100	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
101	CrossBoundary Express Remittance(Corporate)	Corporate Customer	0.1% of remittance amount; Minimum HKD20, Maximum HKD200	Provide CrossBoundary Express Remittance(Corporate) Service				market-oriented price
102	Costs of USB-Key(Generation One)	Corporate Customer	RMB48 per item.	Provide USB - Key used to store user certificate				market-oriented price
103	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
104	"Host-to-host" Tests Fee	Corporate Customer	RMB20000-100000; Based on contract	Provide Bank-Corporate Link Service				market-oriented price
105	"Host-to-host" Digital Certificate Fee and Renewal Fee	Corporate Customer	RMB200 per year	Provide certificate of "Bank-Corporate Link"				market-oriented price
106	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
107	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; BEA sends the SWIFT statements of client’s BEA accounts to other banks.				Market-oriented price
108	Corporate operating funds smart analysis	Corporate Customer	1) One-off implementation fee: RMB 100,000 2) Service fee: RMB10,000 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 & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
7、Financing								
7.1Retail Financing Business-Other Retailing Loan								
109	Handling Fee on Change of Loan Terms.Including: Repayment date 、Repayment method、interest rate、Collateral、Guarantor、Mortgagor and remaining loan tenor ,etc.	Personal 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								
110	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
111	Syndicated Loan Arrangement fee	Corporate Customer for Syndicated Loan	0%-5% of total 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.
112	Participating fee/upfront fee	Corporate Customer for Syndicated Loan	The fee charge is determined by bookrunning bank/ borrower.	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.
113	Syndicated Loan Commitment fee	Corporate Customer for Syndicated Loan	0%-1% p.a. of the unutilized commitment 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
114	Syndicated Loan Agent fee	Corporate Customer for Syndicated Loan	0%-1% p.a. of total 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.

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
115	Syndicated Loan Others fee	Corporate Customer for Syndicated Loan	According to the agreement	In a syndicated loan, if the borrower requests and the lending bank agrees (after risk assessment), the loan can be extended after the maturity date. The process is generally coordinated by the lead bank, who discusses the terms of the extension with the lending bank and the borrower. After all parties agree, an extension agreement is signed. [The expenses are typically referred to as extension fees or similar expressions.] If the borrower or obligor violates, amends, or changes the commitments or other provisions in the syndicated loan financing documents, they may apply for exemption or amendment, which the lending bank can grant. The process usually involves the lead bank coordinating communication between the borrower or obligor and the lending bank. The lending bank will independently evaluate and assess the risks before deciding whether to grant approval. Once the required approval threshold specified in the syndicated loan financing documents is met, the agent bank issues a written confirmation of the approved exemption.[The expenses are typically referred to as waiver fees, amendment fees or similar descriptions.]				Market-oriented price
116	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	Provide issuing Letter of guarantee/standby L/C Service				Market-oriented price
117	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
118	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
119	Amendments on letter of guarantee/standby L/C	Corporate Customer	RMB100 or equivalent per item. Any increase in the amount or extend period will be charged as a new letter of guarantee/standby L/C, no additional modification fee is required.	Provide Amendments on letter of guarantee/standby L/C Service				Market-oriented price
120	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
121	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
122	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

No.	Fee Items	Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
123	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
124	Factoring Business Commission	Corporate Customer	0.2%-2% of net receivables；small and micro enterprises will be free of charge.	Factoring business				Market-oriented price
125	Domestic Factoring Business Invoice Handling Fee	Corporate Customer	RMB30 per invoice; small and micro enterprises will be free of charge.	Domestic factoring business				Market-oriented price
8、Intermediary Service/Agent Service								
8.1 Entrust Loan								
8.1.1 Entrust Loan(the Borrower is Private)								
126	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
127	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)								
128	Annual Handling Fee	Personal and Corporate Customer（principal）	Loan amount*0.3%.The principal pays the commission. CNY5,000 or equivalent.Maximum commission amount is CNY450,000 or equivalent per deal.	Provide Corporate Entrust Loan Service				Market-oriented price
129	Annual Handling Fee for Extension	Personal and Corporate Customer（principal）	Loan amount*0.3%.The principal pays the commission. CNY5,000 or equivalent.Maximum commission amount is CNY450,000 or equivalent per deal.	Provide Corporate Entrust Loan Extension Service				Market-oriented price
8.2 Funds Monitor								
8.2.1 Funds Monitor (Personal)								
130	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)								
131	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 and maximum charge is RMB 200,000 per year. (small micro entities will not be charged)	Provide Funds Monitoring Service				Market-oriented price
8.3 Trust Asset Custody Service								
132	Custody Service Fee	Corporate Customer	0.1%-0.3% of the fund and maximum charge is RMB 200,000 per year.	Provide Trust Asset Custody Service				Market-oriented price
8.4 Financial Advisory Services								
133	Advisory Service Fee Investment Banking	Corporate and Institutional Customers（Excluding Banks）	Per advisory service agreement, charged at standard rate of 0.1%-5% per year of underlining project amount.(Exempted for small and micro enterprises)	Provide advisory services covering debt financing, equity financing, merge and acquisition, assets management, assets securitization, deal matching，etc for corporate and institutional clients.				Market-oriented price
8.5 Financial Services								
134	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 Regard to QDII "Ji Jin Bao" Series investment products, the upper limit of subscription fee shall not exceed 3 million RMB or equivalent foreign currency, and the upper limit of switch fee shall not exceed 1.5 million RMB or equivalent foreign currency.	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 & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
135	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
136	Insurance agency business	Corporate customer	According to negotiated prices with insurance company	Provide insurance financial planning to client				Market- adjusted prices
137	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								
138	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
139	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.
140	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)								
141	Annual Usage Fee	Corporate Customer	Maximum RMB300 per year	Provide Electronic Receipts Box Service				market-oriented price
142	Cost for IC Card	Corporate Customer	RMB15 per card	Production Cost				market-oriented price
8.8 Card Acquirer								
143	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-boundary Settlement Agent								
144	Account Opening	Overseas/Domestic Participating Bank	As per Agreement Schedule	Opening of Cross Boundary Settlement Account				Market-oriented price
145	Account Maintenance	Overseas/Domestic Participating Bank	As per Agreement Schedule	Maintaining of Cross Boundary Settlement Account				Market-oriented price
146	Account Statement	Overseas/Domestic Participating Bank	As per Agreement Schedule	Account Statement Service				Market-oriented price
147	Outward Remittance （MT103）	Overseas/Domestic Participating Bank	As per Agreement Schedule	Outward Remittance Service				Market-oriented price
148	Inward Remittance （MT103）	Overseas/Domestic Participating Bank	As per Agreement Schedule	Inward Remittance Service				Market-oriented price
149	Fund Transfer（MT202）	Overseas/Domestic Participating Bank	As per Agreement Schedule	Providing Fund Transfer service				Market-oriented price
150	Inquiry of Remittance Record	Overseas/Domestic Participating Bank	As per Agreement Schedule	Remittance Inquiry Service				Market-oriented price
151	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 & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
8.10 Service of Entity Large-denomination Certificate of Deposit									
152	Commission fee of Entity Large-denomination Certificate of Deposit Transfer		Corporate Customer	0.2% per transferred principal amount, charged to transferor or transferee as agreed. Maximum commission fee is CNY200,000 per transfer.	Provide transfer service of Entity Large-denomination Certificate of Deposit for corporate clients.				Market-oriented price
9、Additional Service									
153	Issuing copies or photocopies of receipts/application documents/files	within 1 year	Personal Customer	Free	Provide photocopy/reissue service for customer's receipts/ application documents/files				Market-oriented price
		more than 1 year		RMB20/each (Maximum RMB200 per time)					
		within 1 year	Corporate Customer	Free					
		more than 1 year		RMB20/each (Maximum RMB200 per time)					
154	Issue copies of monthly /yearly statements	within 1 year	Personal Customer	Free	Provide reissue service for customer's monthly /yearly statements				Market-oriented price
		more than 1 year		RMB20/each (Maximum RMB200 per time)					
		within 1 year	Corporate Customer	Free					
		more than 1 year		RMB20/each (Maximum RMB200 per time)					
155	Enquiring or printing transaction activities	within 1 year	Personal Customer	Free	Provide check /print transaction activities service				Market-oriented price
		more than 1 year		RMB20/each (Maximum RMB200 per time)					
		within 1 year	Corporate Customer	Free					
		more than 1 year		RMB20/each (Maximum RMB200 per time)					

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
10、Online Distribution Service									
156	Online Distribution Service	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.)	Provide Online Distribution Service				Market-oriented price
		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*0.18%~0.9%RMB for offline Entity merchant; AMT*0.54%~1.8%RMB For online merchant，small and micro enterprises and individual businesses will be free of charge (The specific charge standard depends on the actual agreement.)					
		Online Collection Service （scan pay of Unionpay)	Corporate Customer	AMT*0.18%~0.9%RMB，small and micro enterprises and individual businesses will be free of charge (The specific charge standard depends on the actual agreement.)					
11、Structure Deposit									
157	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									
158	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. Maximum charge is RMB 150,000 per year. Accrued on daily basis and payable monthly	Cash Entrustment Loan Commission of Domestic Cash Liquidity Management				

No.	Fee Items		Applicable customer	Standard Charges	Service Function	Payroll Customer Privilege	Supreme Customer Privilege	SupremeGold & Platinum Card (999 account) Customer Privilege	Additional explanation For Pricing Basis
159	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				
160	Cross Boundary Cash Liquidity Management	Liquidity Management Service Fee	Corporate Customer	0.3% of total approved limit of Liquidity Management Service. Minimum charge is CNY 10,000 or equivalent FCY amount per year and maximum charge is RMB 300,000 or equivalent FCY amount per year.	Liquidity management service for Cross Boundary Cash Liquidity Management				Market-oriented price
		Cross Boundary Centralized Payment/Collection and Netting -Overseas Outward Remittance (T/T)	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 FCY outward/inward remittance under centralized payment/collection and netting				Market-oriented price
		Cross Boundary Centralized Payment/Collection and Netting - OriginalTransaction Handling Fee	Corporate Customer	CNY 60 or equivalent FCY per original transaction, or CNY 6,000 or equivalent FCY for monthly original transactions	Provide verification service under centralized payment/collection and netting				Market-oriented price

Remarks: The Cross-Boundary 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.
Remarks: Free charge the related fees of credit funds' entrusted payment (only for the domestic registered enterprise and individual business), including but not limited to the following fee items:
CNY Settlements：Inter-bank Counter Remittance for Corporate Customers, Cross-Boundary RMB remittance for Corporate Customers (including Handling fee, Transfer fee, Additional charges may be incurred from the overseas bank and cannot be waived), CNY Transfer/Remittance to 3rd party account (Corporate Cyberbanking).
FCY Settlements：Overseas Outward Remittance(D/D)(including additional charges may be incurred from the overseas bank and cannot be waived),Overseas Outward Remittance(T/T)(including additional charges may be incurred from the overseas bank and cannot be waived, additional cable fee of general type), Domestic Cross-city Outward Remittance, Intra-city Remittance, Cross Boundary Express Remittance(Corporate), FCY Outward Remittance(Corporate Cyberbanking) (including additional charges may be incurred from the overseas bank and cannot be waived, additional cable fee of general type）.
Remarks: When foreign exchange transactions involve currency conversions or changes between cash and spot, the Bank charges a spread (not a service fee). This spread may occur in situations when depositing or withdrawing foreign currency, or when remitting foreign currency (including but not limited to cross-boundary remittances and domestic foreign currency transfers). A customer may need to convert the form of their foreign currency holdings, such as from cash to spot or spot to cash, in cases of foreign currency deposits (cash deposits or foreign exchange deposits), foreign currency cash, or foreign currency remittances.
* When doing cash-spot conversions, it is treated as if the Bank is buying foreign currency cash from the customer at the real-time cash rate, and subsequently selling the same amount at the spot rate to the customer (even within the same currency).
Remarks: Corporate Customer When converting foreign currency cash to foreign exchange spot, bank doesn't charge commission fee or spread between cash and spot.
Remarks1: SupremeGold Customer: Customers with a monthly average AUM ≥ RMB 500,000 or equivalent foreign currency from the previous month will move up to the "SupremeGold" tier in the current month, valid for one year.
SupremeGold Diamond: Customers with a monthly average AUM ≥ RMB 6,000,000 or equivalent foreign currency from the previous month will move up to the "SupremeGold Diamond" tier in the current month, valid for one year.
Customer's AUM (Asset Under Management) monthly average balance includes but is not limited to: CASA, structured deposits, RMB fund, QDII, asset management products, trusts, and insurance products. AUM monthly average balance is calculated by dividing the sum of the daily financial asset balances for a given month by the total number of days in that month. BEA China conducts regular monthly maintenance and updates of customer tiers within the validity period to ensure customers can access the upgraded benefits in time. The upgraded customer tier validity period will be extended by 12 months, with a reassessment conducted in the 12th month (the assessment month) of the validity period. If the customer's AUM monthly average balance in the assessment month meets the criteria for a higher tier, the customer tier will be automatically upgraded the following month. If the customer's AUM monthly average balance meets the current tier criteria in any one of the three months before the assessment month (including the assessment month), the customer tier will remain unchanged. Otherwise, both the customer tier and associated benefits will be automatically adjusted accordingly.