



The Bank of East Asia (China) Limited Schedule of Charges

Effective from: 1 October, 2011

This schedule is subject to further amendment or supplementation without prior notice and is for reference only. This schedule is only for reference, actual charges at any given time will be available at branches of The Bank of East Asia (China) Limited. Should there is any conflict accrued, please refer to the Chinese version as standard.



Schedule of Charges for Accounts and Services

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 the foregoing 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 organizations (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 organizations 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 non-denominated 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 document only lists a part of the Bank’s charges; the Bank can add or delete any charge at its own discretion.

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The final right to interpretation of this schedule lies with the Bank.

1. Account Management

Items		Standard Charges
Account Maintenance Charge	Private Account (CNY account only)	RMB10.00 or equivalent per month 1. Charges to accounts which average daily balance below RMB5,000 2. Free for Staff Accounts、Distribution service、repayment of credit card、Account for loan repayment、Financing service account (Including Funds、Insurance、Financing Products from banks)
Certificate of Account Balance/Notice or Certificate of deposit Account/Certificate of Creditability		RMB20.00/Copy
Amends or reproduce customer's receipts/Monthly bills and Photocopy of transaction activities		Free within 3 months. RMB20.00 each for operation over 3 month. RMB50.00 each for operations over one year. RMB100.00 each for operation 2 years and beyond
Produce personalised signature stamp for cheque account		RMB60.00
Changing Coins to Notes (only applies to corporate account)		Charge RMB0.80/Coin(For FCY) Free for the first 20 coins, charges start thereafter
		Charge RMB0.10/Coin(For CNY) Free for the first 50 coins, charges start thereafter, Maximum RMB50.00
Conversion Rate from Foreign Exchange into FX Cash		0.5% of the amount (Minimum RMB80.00)
Changing Bank notes into convertible foreign exchanges		Charges the differences between amount of remittance from customer and amount of spot foreign exchange which is caculated according to the exchange quotation on that particular day. Formula of charge standard: (selling price of remittance/buying price of notes-1)*Principles

2. Settlement Services

Items		Standard Charges
Telegraphic Transfer	≤10,000 RMB	Handling fee: RMB0.50; Transfer fee: RMB5.00 per transaction 2 hour guarantee for urgent transfers (30% surcharge over normal rate) Free charge for relief or charity fund transfer
	10,000≤100,000 RMB	Handling fee: RMB0.50; Transfer fee: RMB10.00 per transaction 2 hour guarantee for urgent transfers (30% surcharge over normal rate) Free charge for relief or charity fund transfer
	100,000≤500,000 RMB	Handling fee: RMB0.50; Transfer fee: RMB15.00 per transaction 2 hour guarantee for urgent transfers (30% surcharge over normal rate) Free charge for relief or charity fund transfer
	500,000≤1,000,000 RMB	Handling fee: RMB0.50; Transfer fee: RMB20.00 per transaction 2 hour guarantee for urgent transfers (30% surcharge over normal rate) Free charge for relief or charity fund transfer
	1,000,000+ RMB	Handling fee: RMB0.50; Transfer fee: 0.002% of transaction value (Maximum RMB200) 2 hour guarantee for urgent transfers (30% surcharge over normal rate) Free charge for relief or charity fund transfer
	Staff Wages, Pension Funds	Handling fee: RMB0.50; Transfer fee: RMB2.00 per transaction 2 hour guarantee for urgent transfers (30% surcharge over normal rate) Free charge for relief or charity fund transfer
Credential Charges	Cash Cheque	Cash Sorter Cheque Handling Fee: RMB1.00, Cheque Cost Fee RMB0.20 per item Other Cheque Handling Fee: RMB0.60, Cheque Cost Fee RMB0.20 per item
	Transfer Cheque	Cash Sorter Cheque Handling Fee: RMB1.00, Cheque Cost Fee RMB0.20 per item Other Cheque Handling Fee: RMB0.60, Cheque Cost Fee RMB0.20 per item
	Banker's Draft	Handling Fee: RMB1.00, RMB0.20 per item
	Banker's Bill	Handling Fee: RMB1.00, RMB0.28 per item (Postal Charge: Regular Delivery: RMB0.50, Express Delivery: RMB2.50)
	Pay-in slip / TT Voucher	RMB5.00 per item

Inward Remittance(FCY)	Only apply to overseas inward remittance, NRA account, USD5.00/Transaction
Outward Remittance(FCY)	0.1% on remittance amount (Minimum USD20.00, Maximum USD130.00) Additional charges may be incurred from the overseas bank ; Overseas outward remittance cable fee:USD15.00/Transaction
Cheque Collection (excluding Travellers cheque)	Cheque handling fee (except HKD cheque) 0.0625% of the amount (Minimum USD6.00, Maximum USD120.00) Postal Fee is charged by the actual amount. For HKD Cheque: HKD80.00+Postal fee HKD40.00.

3. Other Charges

Items	Standard Charges
Bank inquiry letter	RMB200.00/Copy
Loss of Deposit Book	RMB10 per occasion
Loss of Deposit Receipt	RMB10 per occasion
Loss of Stamps	RMB10 per occasion
Facsimile	Local:RMB2.00/sheet
	Other cities in China:RMB5.00/sheet
	HK, Macau and Overseas:RMB10.00/sheet

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