

General Services

Account services

Category	Charge per item
Autopay (CNY, HKD, and USD)	
1. Debit/credit a BEA account	
- Manually	HK\$1.5 (minimum HK\$100 per instruction)
- By MAS	Nil
2. Debit/credit an account held at another bank	
- Manually	HK\$2.5 (minimum HK\$100 per instruction)
- By MAS	HK\$1.5 (minimum HK\$30 per instruction)
3. Accept a cheque from another bank to be credited to a BEA account	HK\$1.5
4. Return/rejection of autopay instruction due to insufficient funds	HK\$150 (CNY/USD equivalent is collected for CNY/USD autopay)
Standing instruction (CNY and HKD)	
1. Debit/credit a BEA account	
- Initial charge (Periodical)	HK\$70
- Amendment	HK\$70
2. Debit/credit an account held at another bank	
- One time	HK\$50
- Periodically	
• Initial charge	HK\$100
• Amendment	HK\$100
3. Return/rejection of standing instruction due to insufficient funds	HK\$150 (CNY equivalent is collected for CNY standing instruction)
Safe deposit box service	
1. Annual fee per box	Please refer to the rental schedule provided by the relevant branch
2. Deposit per box (including 2 keys)	Please refer to the rental schedule provided by the relevant branch
3. Report lost key(s)	
- 1 key	HK\$200
- 2 keys	HK\$650 (excluding the charge for the box to be opened by a locksmith)

Category	Charge per item
Cashier's order (CNY, HKD, and USD)¹ <ol style="list-style-type: none"> Issuance Report loss 	HK\$50 HK\$100 plus HK\$300 collected on behalf of Hong Kong Interbank Clearing Limited for the issuance of a circular on the loss
Gift cheque <ol style="list-style-type: none"> BEA customers Non-BEA customers 	HK\$10 HK\$20
Bulk cash deposit <ol style="list-style-type: none"> HKD coins <ul style="list-style-type: none"> Up to 500 coins per customer per day Over 500 coins per customer per day HKD notes <ul style="list-style-type: none"> Up to 500 notes or HK\$50,000 (whichever comes first) per customer per day Over 500 notes or HK\$50,000 (whichever comes first) per customer per day CNY notes <ul style="list-style-type: none"> Up to CNY20,000 per customer per day Over CNY20,000 per customer per day Foreign currency notes (excluding CNY) <ul style="list-style-type: none"> Up to 100 notes per customer per day Over 100 notes per customer per day 	Nil 2% of total deposit amount (minimum HK\$50 per transaction) Nil 0.5% of total deposit amount (minimum HK\$50 per transaction) Nil 0.25% of total deposit amount (minimum HK\$50 per transaction) Nil 0.5% of total deposit amount (minimum HK\$50 per transaction)
Bulk cheque deposit <ol style="list-style-type: none"> The first 30 cheques (per customer per day) For each additional cheque over 30 (per customer per day) 	Nil HK\$2
HKD coin exchange service <ol style="list-style-type: none"> \$1, \$2, \$5, or \$10 10¢, 20¢, or 50¢ 	HK\$2 per bag HK\$1 per bag
Cheque marked good for payment <ol style="list-style-type: none"> Presented by bank Presented by customer 	HK\$200 plus drawee bank charge HK\$100
Balance certificate	HK\$150 per certificate

Category	Charge per item
Bank confirmation of information for audit purposes	HK\$150 per account (minimum HK\$300, maximum HK\$800)
Bank reference letter	HK\$300
Banker's endorsement	HK\$150
Signature verification	HK\$150
Business registration search	HK\$150
Limited company search	HK\$150
Handling charge for the opening of overseas company account	HK\$2,000 per account (or its equivalent in any currency)
Monthly maintenance fee ^{2, 3} Total average daily balance ⁴ of account(s) for the previous month below HK\$5,000 (or its equivalent in any currency)	HK\$50 per month (or its equivalent in any currency)
Statement request (ad hoc)	HK\$50 (or its equivalent in any currency)
Personal data access request	Circumstantial (maximum HK\$500 per request) ⁵
Copying service 1. Bank document 2. Savings account or time deposit transaction history - Up to 1 year - Up to 2 years - Up to 3 years - Each additional year over 3 years	HK\$50 per page HK\$250 per account HK\$750 per account HK\$1,000 per account HK\$1,000 per account

¹ This service is only available to BEA account holders.

² A monthly maintenance fee is applicable to the following accounts: HKD current, USD current, CNY current, HKD savings, multi-currency statement savings, foreign currency savings, and foreign exchange margin trading.

³ Exemptions apply to SupremeGold Account customers, Supreme Account customers, i-Account customers, CorporatePlus Account customers, the Government, non-profit making organisations, minors (aged below 18), auto payroll customers, MPF customers, senior citizens (aged 65 or above), property loan customers, consumer loan customers, customers with overdraft facilities or with other credit facilities with BEA, recipients under the Comprehensive Social Security Assistance Scheme/Social Security Allowance Scheme (must provide relevant documents), and collection account holders.

⁴ The total average daily balance includes the balances of personal and joint accounts, including savings, multi-currency statement savings, current, time deposit, and foreign exchange margin trading.

⁵ BEA will inform the data requestor individually of the actual handling charge and will only process the request upon receiving the requestor's acceptance.

Remark:
CNY = Chinese yuan

Deposit services

Category	Charge per item
Current account (CNY, HKD, and USD)	
1. Cheque returned by BEA	
- Due to insufficient funds	
• CNY current account (due to insufficient funds or if the amount of a single cheque exceeds CNY80,000)	CNY200
• HKD/USD current account	HK\$150 ¹
- Due to technical error	
• CNY current account	CNY50
• HKD current account	HK\$50
• USD current account	HK\$80 ¹
2. Cheque handling fee (CNY current account)	
- Top-up arrangement for a CNY current account with insufficient funds (transferring funds from a deposit account)	1% on the total amount of transfer (minimum CNY200)
3. Stop cheque request	HK\$100 per instruction (or its equivalent in any currency)
4. Cancellation of stop cheque request	HK\$100 per instruction (or its equivalent in any currency)
5. Cheque book delivery	
- By ordinary mail	Nil
- By registered mail	HK\$20 plus postage (or its equivalent in any currency)
6. Temporary overdraft charge	
- HKD current account	HK\$120 handling charge per transaction plus overdraft interest at BEA HKD Prime Rate or HIBOR (whichever is higher) + 8% p.a.
- USD current account	HK\$120 handling charge per transaction ¹ plus overdraft interest at BEA USD Prime Rate + 8% p.a.
- CNY current account	HK\$120 handling charge per transaction ² plus overdraft interest at BEA CNY Prime Rate + 8% p.a.
Savings account (HKD and foreign currencies)	
1. Report loss of passbook or chop	HK\$100 (or its equivalent in any currency)
2. Passbook damaged	HK\$100 (or its equivalent in any currency)
Account closed by customer within 3 months from the date of opening	HK\$200 per account (or its equivalent in any currency)
Improperly maintained account closed by BEA	HK\$200 per account (or its equivalent in any currency)

Category	Charge per item
<p>Dormant account</p> <p>Current account (CNY, HKD, and USD), savings account (HKD and foreign currencies), and multi-currency statement savings account</p> <p>- Account inactive for 1 year or more and with a balance below³:</p> <ul style="list-style-type: none"> • Australian dollar 350 • Canadian dollar 350 • Chinese yuan 2,000 • Euro 300 • Hong Kong dollar 2,000 • Japanese yen 50,000 • New Zealand dollar 350 • Pounds sterling 300 • Singapore dollar 350 • Swiss franc 350 • United States dollar 300 	<p>HK\$100 half-yearly (or its equivalent in any currency)</p>

¹ Customers will be charged the equivalent amount in USD.

² Customers will be charged the equivalent amount in CNY.

³ For multi-currency statement savings accounts, the balances of all deposit currencies must be less than their respective designated minimum amounts.

Card services

Category	Charge per item
ATM card	
1. Annual fee ¹	HK\$50 per card ²
2. Card re-issuance due to loss of card	HK\$50 per card ²
3. Instant card re-issuance due to damage of card ³	HK\$30 per card ⁴
4. Cash withdrawal performed via a JETCO ATM in Mainland China or Macau	HK\$25 per transaction
5. Cash withdrawal performed via a BEA ATM in Mainland China or Macau	
- China UnionPay ("UnionPay") debit card	HK\$15 per transaction
- Other ATM cards	HK\$25 per transaction
6. Cash withdrawal performed via a PLUS ATM (applicable to deposit accounts linked to an ATM card or a credit card)	
- In Hong Kong	HK\$25 per transaction
- Overseas	HK\$50 per transaction
7. Cash withdrawal performed via a CIRRUS ATM (applicable to deposit accounts linked to or a credit card only)	
- In Hong Kong	HK\$25 per transaction
- Overseas	HK\$50 per transaction
8. Cash withdrawal performed via a UnionPay ATM worldwide ⁵	HK\$15 per transaction ⁶
9. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction
Credit Card	
Charge for over-the-counter payment ^{7, 8}	HK\$30 for each transaction per card

¹ No annual fee for Private Banking ATM Card, SupremeGold Card, Supreme Account Card, CorporatePlus Account Card, EasyFund Card, and Cash360^o Card.

² The charge for Cyberbanking Renminbi Card is CNY50.

³ Only applicable to Cyberbanking Card and Cyberbanking Renminbi Card.

⁴ The charge for Cyberbanking Renminbi Card is CNY30.

⁵ When using a UnionPay debit card to withdraw cash at an ATM displaying both the JETCO and UnionPay symbols, the transaction will be processed via the JETCO network. A HK\$25 service charge will be levied and automatically debited from the transacting account.

⁶ The charge for a cash withdrawal performed via a UnionPay ATM in Mainland China using a Cyberbanking Renminbi Card is CNY15.

⁷ Excluding payments for BEA Renminbi Credit Card and BEA UnionPay Dual Currency PLATINUM Credit Card.

⁸ The charge will be shown on the next credit card statement.

Remark:

CNY = Chinese yuan

Remittance and money exchange services

Category	Charge per item
Inward remittance	
1. Inward remittance credited to a BEA account ¹	HK\$50
2. Inward CHATS credited to a BEA account ¹	HK\$10
3. Inward CHATS returned	HK\$150 (or its equivalent in any currency)
4. Cheque sent for collection	HK\$200 plus correspondent bank charges (if any)
5. Purchase/deposit of foreign cheque	0.3% of the cheque amount (minimum HK\$100) plus postage and correspondent bank charges (if any)
6. Purchase/deposit of foreign cheque returned	HK\$150 per cheque plus correspondent bank charges (if any)
7. Demand draft drawn on BEA in foreign currency	
- Remit in original currency via telegraphic transfer	0.25% of the remittance amount (minimum HK\$250)
- In exchange of original currency notes	0.25% of the remittance amount (minimum HK\$50)
Outward remittance²	
1. Issuance of telegraphic transfer ³	<u>Branch</u> HK\$150 plus cable charge per transfer <u>Cyberbanking/Corporate Cyberbanking</u> HK\$20 (or its equivalent in any currency) plus cable charge per transfer
- For payment details on telegraphic transfer in Chinese	Additional HK\$200
2. Cable charge	<u>Branch</u> HK\$130 per transfer <u>Cyberbanking/Corporate Cyberbanking</u> HK\$80 (or its equivalent in any currency) per transfer
3. Issuance of demand draft ³	HK\$100
4. Commission in lieu of exchange	<u>Branch</u> - 0.25% of the remittance amount (minimum HK\$100, maximum HK\$1,000) - Waived for remitting HKD/USD from Hong Kong to Mainland China <u>Cyberbanking/Corporate Cyberbanking</u> - 0.25% of the remittance amount (minimum HK\$100, maximum HK\$1,000) (or its equivalent in any currency) - Waived for remitting HKD from Hong Kong to Mainland China

Category	Charge per item
5. Additional handling charge for instructing BEA's correspondent bank to pay full amount ⁴	
- EUR	0.1% of the remittance amount (minimum EUR30, maximum EUR300)
- GBP <ul style="list-style-type: none"> • To United Kingdom and other countries 	GBP20
- JPY <ul style="list-style-type: none"> • To Japan and other countries 	0.1% of the remittance amount (minimum HK\$250) plus JPY3,000
- MYR <ul style="list-style-type: none"> • To Malaysia and other countries 	HK\$250
- PHP <ul style="list-style-type: none"> • To Philippines and other countries 	0.15% of the remittance amount (minimum HK\$250)
- SGD <ul style="list-style-type: none"> • To Singapore 	HK\$250
- THB <ul style="list-style-type: none"> • To Thailand and other countries 	HK\$250 or THB500 equivalent (whichever the higher applies)
- Other currencies <ul style="list-style-type: none"> • To Malaysia • To other countries 	0.03% of the remittance amount (minimum HK\$250, maximum MYR500) HK\$250
- Hong Kong (for local payment order in foreign currency)	HK\$250
- Telegraphic transfer in USD via correspondent bank in Japan for credit to the beneficiary's account <ul style="list-style-type: none"> • With the paying bank <ul style="list-style-type: none"> ~ Amount received in JPY ~ Amount received in USD • With other bank <ul style="list-style-type: none"> ~ Amount received in JPY ~ Amount received in USD 	Nil 0.05% of the remittance amount JPY0.2 per USD on remittance amount plus handling fee JPY3,000 JPY0.2 per USD on remittance amount plus handling fee JPY3,000 plus 0.05% on remittance amount
6. Amendment to telegraphic transfer	HK\$250 plus cable charge and correspondent bank charges (if any)
7. Cancellation of telegraphic transfer	HK\$250 plus cable charge and correspondent bank charges (if any)
8. Re-purchase of demand draft	HK\$100 plus cable charge
9. Re-issuance of another demand draft	HK\$100 plus cable charge
10. Stop payment of demand draft	HK\$300 plus cable charge and correspondent bank charges (if any)

Category	Charge per item	
11. Investigation of remittance		
- Telegraphic transfer	HK\$200 plus cable charge and correspondent bank charges (if any)	
- Demand draft	HK\$200 plus cable charge and correspondent bank charges (if any)	
12. Outward credit via CHATS	<u>Branch</u>	
- In CNY/EUR/HKD/USD	HK\$180	
- For payment details in Chinese	Additional HK\$200	
	<u>Cyberbanking/Corporate Cyberbanking</u>	
- In CNY	HK\$50 (or its equivalent in CNY)	
- In HKD	HK\$50	
- In USD ⁵	HK\$50 (or its equivalent in USD)	
Money exchange		
1. Exchange of foreign currency notes for non-BEA customers	HK\$100	
2. Commission in lieu of exchange	<u>USD transaction</u>	<u>Other currencies</u>
- Telegraphic transfer exchanged for:		
• Draft/cheque	Nil	Nil
• Notes	0.25%	0.25%
- Draft/cheque drawn in the country of the cheque currency exchanged for:		
• Telegraphic transfer	0.25%	0.5%
• Notes	0.25%	0.25%
- Draft/cheque drawn outside the country of the cheque currency exchanged for:		
• Telegraphic transfer	0.5%	0.5%
• Notes	0.5%	0.5%
- Large USD notes exchanged for:		
• Telegraphic transfer	0.25%	
• Draft/cheque	0.25%	
• Small notes	Nil	
- Small USD notes exchanged for:		
• Telegraphic transfer	0.25%	
• Draft/cheque	0.25%	
• Large notes	0.25%	
- Notes (other than USD) exchanged for:		
• Telegraphic transfer	0.25%	
• Draft/cheque	0.25%	
Traveller's cheque		
Encashment of traveller's cheque for non-BEA account holders	HK\$60	

¹ Exemption applies to collection account holders.

² BEA is entitled to reimbursement from the applicants/remitters for all charges incurred outside Hong Kong.

³ This service is only available to BEA account holders.

⁴ For remittance not dominated in domestic currency, please contact BEA for details.

⁵ Applicable to Corporate Cyberbanking only.

Remarks:

CNY = Chinese yuan

EUR = Euro

Cyberbanking services

Category	Charge per item
Fund transfer to a BEA China account	HK\$100 (or its equivalent in USD)
Remittance 1. Telegraphic transfer <ul style="list-style-type: none"> - Issuance - Cable charge - Commission in lieu of exchange (for telegraphic transfer in HKD only) 2. CHATS <ul style="list-style-type: none"> - In CNY - In HKD 3. Electronic clearing	HK\$20 (or its equivalent in any currency) per transfer HK\$80 (or its equivalent in any currency) per transfer - 0.25% of the remittance amount (minimum HK\$100, maximum HK\$1,000) (or its equivalent in any currency) - Waived for remitting HKD from Hong Kong to Mainland China HK\$50 (or its equivalent in CNY) HK\$50 Nil
Cheque 1. Stop cheque request 2. Cheque book delivery <ul style="list-style-type: none"> - By ordinary mail - By registered mail 	HK\$100 per instruction (or its equivalent in any currency) Nil HK\$20 plus postage (or its equivalent in any currency)
Statement request (ad hoc) 1. Bank account <ul style="list-style-type: none"> - Paper statement - E-statement 2. Credit card account (paper statement only)	HK\$50 per statement (or its equivalent in any currency) HK\$20 per statement (or its equivalent in any currency) HK\$50 per copy
CyberAlert	HK\$10 per month ¹

¹ The service fee is applicable to Cyberbanking accounts that receive mobile phone alert notification from BEA in any given month.

Corporate Cyberbanking services

Category	Charge per item
Fund transfer	
1. To a local BEA account	Nil
2. To a BEA China account	HK\$100 (or its equivalent in USD)
Remittance	
1. Telegraphic transfer	
- Issuance	HK\$20 (or its equivalent in any currency) per transfer
- Cable charge	HK\$80 (or its equivalent in any currency) per transfer
- Commission in lieu of exchange (for telegraphic transfer in HKD only)	- 0.25% of the remittance amount (minimum HK\$100, maximum HK\$1,000) (or its equivalent in any currency) - Waived for remitting HKD from Hong Kong to Mainland China
2. CHATS	
- In CNY	HK\$50 (or its equivalent in CNY)
- In HKD	HK\$50
- In USD	HK\$50 (or its equivalent in USD)
3. Electronic clearing	Nil
Cheque	
1. Stop cheque request	HK\$100 per instruction (or its equivalent in any currency)
2. Cheque book delivery	
- By ordinary mail	Nil
- By registered mail	HK\$20 plus postage (or its equivalent in any currency)
Statement request (ad hoc)	
1. Paper statement	HK\$50 per statement (or its equivalent in any currency)
2. E-statement	HK\$20 per statement (or its equivalent in any currency)
Trade services	According to BEA's "Scale of Charges on Bills Transaction" and/or individual pre-arrangement with BEA
Submission of MPF remittance statement for contribution	Nil
Payroll, autopay, and payment to/from account maintained with another bank	HK\$1.5 per transaction
Annual fee (additional services)	HK\$500
CyberAlert	Nil

This fee schedule is intended to serve as a general guide to the fees and charges of The Bank of East Asia, Limited (“BEA”). For any fees or charges not listed herein, please visit your nearest BEA branch.

The fees and charges listed in this fee schedule are valid as at January 2012. BEA reserves the right to amend or alter any of the said fees and charges and/or to introduce new fees and/or charges at any time with prior notice.

Should there be any discrepancy between the English and the Chinese versions of this fee schedule, the English version shall apply and prevail.