

Supreme Account

General fees

Category	Charge per item
(A) Deposit services	
Monthly service fee ¹ (based on the Average Daily Relationship Balance ² of the previous month) <ul style="list-style-type: none"> - HK\$100,000 or above - Below HK\$100,000 	Waived HK\$50 per month
Temporary overdraft charge <ul style="list-style-type: none"> - HKD current account - USD current account 	HK\$120 handling charge per transaction plus overdraft interest at BEA HKD Prime Rate or HIBOR (whichever is higher) + 7% p.a. HK\$120 handling charge per transaction ³ plus overdraft interest at BEA USD Prime Rate + 8% p.a.
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)
Dormant account <ul style="list-style-type: none"> - Account inactive for 1 year or more and with: <ul style="list-style-type: none"> • A HKD current sub-account balance of less than HK\$2,000 • A USD current sub-account balance (if applicable) of less than US\$300 • The balance of every deposit currency under a statement savings sub-account is less than: <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 • The outstanding balance of linked deposit sub-account (if applicable) is zero • The aggregate balance of the HKD current sub-account, USD current sub-account (if applicable), statement savings sub-account, time deposit sub-account and securities sub-account (if applicable) is less than HK\$2,000 (or its equivalent in any currency) 	HK\$100 half-yearly (or its equivalent in any currency)

Category	Charge per item
(B) ATM card services	
Re-issuance of Supreme Account Card/China UnionPay (“UnionPay”) debit card due to loss of card	HK\$50 per card
Cash withdrawal performed via a PLUS ATM (for Supreme Account Card only)	
- In Hong Kong	HK\$25 per transaction
- Overseas	HK\$50 per transaction
Cash withdrawal performed via a BEA ATM in Mainland China or Macau	
- Supreme Account Card	HK\$25 per transaction
- UnionPay debit card	HK\$15 per transaction
Cash withdrawal performed via a UnionPay ATM worldwide ⁴ (for UnionPay debit card only)	HK\$15 per transaction
Cash withdrawal performed via a JETCO ATM in Mainland China or Macau	HK\$25 per transaction
Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction

¹ The monthly service fee will be debited against the customer's Supreme Account – Statement Savings Account. HKD deposits will be debited first. If the customer's HKD deposits are not sufficient to pay the fee, foreign currency deposits will be debited in alphabetical order to make up the fee amount.

² The Average Daily Relationship Balance is the daily average of all balances of the customer's Supreme Account sub-accounts and the accounts/plans that have been selected to be incorporated in the Supreme Account statement (excluding the balances of mortgage loans, and credit cards, and including only the cash values of insurance policies).

³ Customers will be charged the equivalent amount in USD.

⁴ 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.

Category	Payable to	Charge per item
(E) Nominee services and corporate actions		
Scrip dividend collection fee	BEA	0.5% on dividend amount (minimum HK\$30, maximum HK\$2,500 or its equivalent in the corresponding currency of the securities)
Handling fee for preferential offer/open offer	BEA	HK\$100 per transaction
Handling fee for cash offer	BEA	HK\$100 per transaction
Handling fee for rights issue	BEA	HK\$100 per transaction
Handling fee for privatisation/stock takeover		
- Physical scrips	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
- Through CCASS	BEA	HK\$30 per transaction
Handling fee for share consolidation, splitting, exchange		
- Physical scrips	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
- Through CCASS	BEA	HK\$30 per transaction
Fee for warrant conversion to ordinary shares	BEA	HK\$100 per transaction
Corporate communication fee	BEA	HK\$100 per annum
Scrip fee (shares/warrants on book-close date with dividend issue)	CCASS	HK\$1.5 per board lot
Share registration fee	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
	Share Registrar	HK\$2.5 per share certificate (subject to change)
(F) Financing and other services		
Handling fee for application for new share issue		
- By written instruction	BEA	HK\$100 per application
	SEHK Participants	1% commission of new share issue successfully allotted
- Through the internet	BEA	HK\$30 per application

Category	Payable to	Charge per item
(F) Financing and other services		
Handling fee for tendering for Exchange Fund Notes/CMU instruments		
- By written instruction	BEA	HK\$100 per application plus 0.1% commission of Exchange Fund Notes/CMU instruments successfully allotted
- Through the internet	BEA	HK\$30 per application
Handling fee for endorsement on IPO application form in name of customer	BEA	HK\$100 per application
IPO financing charges	BEA	Market rate/negotiable ⁷
Handling fee for dividend/bonus claim		
- Cash dividend collection (each collection)	BEA	HK\$250 per claim
- Bonus shares/warrants	BEA	HK\$250 per claim
Overdue interest	BEA	Nil
Photocopy charge	BEA	HK\$50 per page
Fee for issuing certified transfer deed	BEA	Nil
Forced liquidation fee	BEA	Nil
Fee for hold mail/direct mail to third parties	BEA	HK\$800 per year

¹ The charge for a jumbo share certificate shall be calculated on the number of board lots by which it is divisible.

² One share certificate should be regarded as one board lot if the denomination of the board lot size is not specified.

³ Share certificates registered in the name of HKSCC Nominees Limited are not subject to the transfer deed stamp duty.

⁴ Only Per Quote Access or Continuous Access service can be selected.

⁵ Any unused quotes will not be carried forward to the next month.

⁶ The fee will not apply to portfolios with nil holdings on the calculation date.

⁷ IPO financing charges are negotiable and subject to certain conditions. Please contact your account opening branch for further information.

Note:

Some of the above-mentioned fees and charges for securities-related services are determined and collected by the SFC, SEHK, HKSARG, CCASS, Share Registrar, or SEHK Participants and are subject to change at any time without prior notice.

CMU instruments

Category	Charge per item
Deposit/delivery transaction charges - Up to HK\$5,000,000 nominal value - Above HK\$5,000,000 nominal value	1/32% on nominal value 1/96% on nominal value (minimum HK\$500, maximum HK\$3,000 or its equivalent in the corresponding currency of the securities)
SI for receipt/delivery of CMU instruments including Exchange Fund Notes within CCASS	HK\$30 per transaction
Semi-annual safe custody charge ¹	0.03% on nominal value (minimum HK\$150, maximum HK\$3,000 or its equivalent in the corresponding currency of the securities)
Commission on interest collection	0.5% on interest amount (minimum HK\$50, maximum HK\$2,500 or its equivalent in the corresponding currency of the securities)
Commission on handling redemption	0.2% on redemption amount (maximum HK\$2,000 or its equivalent in the corresponding currency of the securities)
Agent commission fee on purchase/sale of bonds in the secondary market	0.25% on nominal value (minimum HK\$200 equivalent in the currency of the bond issued)
Tendering fee for subscription of the new issue of CMU instruments including Exchange Fund Notes	HK\$100 per application

¹ The fee will not apply to portfolios with nil holdings on the calculation date.

Note:

The above-mentioned charges do not include any out-of-pocket expenses which will be borne by customers and are subject to change from time to time.

Unit trusts

Category	Charge per item
Safe custody charge	Nil
Portfolio transfer	
- No change of beneficial ownership	
• Customer own name to nominee name	Nil
• Nominee name to customer own name	HK\$100
- Change of beneficial ownership	
• Customer own name to nominee name	HK\$100
• Nominee name to customer own name	HK\$100
• Nominee name to another nominee name	HK\$100
Dividend collection	
- Dividend in cash form	Nil
- Dividend in re-investment form	
• If 0.5% on dividend consideration is equal or less than HK\$30	Nil
• If 0.5% on dividend consideration is greater than HK\$30	HK\$30 or its equivalent in the corresponding currency of the securities
Handling fee for IPO application for new issue unit trust	HK\$100 per application

Note:

The above-mentioned charges do not include any out-of-pocket expenses and commissions/charges of fund houses upon subscription/redemption/switching of funds which will be borne by customers and are subject to change from time to time.

Foreign stock trading

Category	Charge per item
Transaction cost for buying and selling equities - Handling fee (minimum transaction amount HK\$500,000) - Brokerage (for reference only) <ul style="list-style-type: none"> • Asia • Australia • Europe • Japan • United States of America - Other market fees and out-of-pocket expenses (which including but not limited to levy, clearing and custodian fee)	0.3% on gross consideration (minimum HK\$500 or its equivalent in the corresponding currency of the securities) 0.3% (minimum SGD10 for Singapore) 0.3% - 0.5% (minimum US\$50) 0.2% - 0.3% (minimum US\$50 - US\$100); stamp duty of 0.5% applicable to United Kingdom by transaction 0.25% - 1.15% (minimum JPY2,500) US\$0.1 per share or 0.25% (minimum US\$50 - US\$100) Borne by customers
Deposit/delivery of stock	US\$50 per transaction per stock or its equivalent in any currency
Semi-annual safe custody charge ¹ - First 10,000 shares - Thereafter	US\$0.05 per share US\$0.025 per share (minimum US\$25) or its equivalent in any currency
Commission on dividend collection	0.5% on gross dividend amount (minimum US\$2.5 or its equivalent in any currency)

¹ The fee will not apply to portfolios with nil holdings on the calculation date.

Notes:

- The above-mentioned charges do not include any out-of-pocket expenses which will be borne by customers and are subject to change from time to time.
- Charges on deposit/delivery of stock and dividend collection do not include the tariffs charged by BEA's foreign agents which have to be paid by customers and are subject to change from time to time.

Foreign bonds

Category	Charge per item
Deposit/delivery of bonds	1/8% on face value (minimum US\$40, maximum US\$350 or its equivalent in any currency)
Semi-annual safe custody charge ¹	
- Face value up to US\$1,000,000	US\$0.55 per US\$1,000
- Thereafter	US\$0.25 per US\$1,000 (minimum US\$20) or its equivalent in any currency
Commission on interest collection	US\$5 or its equivalent in any currency
Commission on handling redemption	1/8% on redemption amount (minimum US\$40, maximum US\$350 or its equivalent in any currency)
Agent commission fee on purchase/sale of bonds in the secondary market	0.25% on nominal value (minimum HK\$200 equivalent in the currency of the bond issued)

¹ The fee will not apply to portfolios with nil holdings on the calculation date.

Notes:

- The above-mentioned charges do not include any out-of-pocket expenses which will be borne by customers and are subject to change from time to time.
- Charges on deposit/delivery of bonds, interest collection and handling redemption do not include the tariffs charged by BEA's foreign agents which have to be paid by customers and are subject to change from time to time.

Abbreviations:

CCASS	Central Clearing and Settlement System	CMU	Central Moneymarkets Unit
HIBOR	Hong Kong Interbank Offered Rate	HKSARG	The Government of the Hong Kong Special Administrative Region
HKSCC	Hong Kong Securities Clearing Company	SEHK	The Stock Exchange of Hong Kong Limited
IPO	Initial Public Offering		
SFC	Securities and Futures Commission		

The above-mentioned fees and charges 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.

For all other charges for Supreme Account sub-accounts, please visit www.hkbea.com (click: Personal Banking/Bank Charges/General Services) or visit your nearest BEA branch.