



Schedule of Terms and Conditions

Effective from : JULY 2009

This Schedule supersedes all previous ones, and is subject to change or cancellation without prior notice.

The Bank of East Asia, Limited 東亞銀行有限公司
Correspondence Address G.P.O. Box 31, Hong Kong
Telephone (852) 3608 3608 Telex HX 73017 S.W.I.F.T. BEASHKHH Facsimile (852) 3608 6000
www.hkbea.com

CURRENT ACCOUNT

Accounts may only be maintained in Hong Kong Dollars

Advice concerning all entries and Statements of Account will be sent by airmail

Cable and incidental charges for any transaction in your interest

Commission

Interest on credit balance

Interest on temporary debit balance

COMMISSION

Free

Debit Customer's Accounts.

Nil

Nil

Subject to arrangement.

TIME DEPOSIT

Terms and rates of interest will be quoted on application

COLLECTIONS (in any currency)

Clean and Documentary Collections whether or not accompanied by drafts

1/8 of 1%, minimum HK\$300 plus out of pocket expenses and correspondent's charges, if any. Even for documents delivered free of payment, charges will be the same.

Unpaid Items

Items unpaid or returned for any reason

Actual cost, out of pocket expenses and correspondent's charges in addition to the commission charged for collection payable in or outside Hong Kong whichever applicable.

Direct Settlement made between buyer and seller

Additional charge of HK\$150 will be levied.

Unsettled Overdue Items

A flat charge of HK\$100 shall be levied on unsettled overdue item for every 3 months.

Protested Items

Items with shipment consigned to our bank

1/8 of 1%, minimum HK\$600 will be levied in addition to cost of action charged by the notary public. A flat charge of US\$50 will be levied.

Notes:

- All items for collection are subject to the Uniform Rules for Collections of International Chamber of Commerce currently in force.
- The entrusting of any item for collection to the Bank is considered to be your acceptance of the terms and conditions herein stipulated.

CREDIT INFORMATION

All information is strictly confidential and without any responsibility on the part of the Bank.

HK\$300 plus out of pocket expenses and cable charges, when incurred.

GUARANTEES

OTHER TYPES OF BANKING SERVICES

By special arrangement

Commission subject to arrangement.

Appropriate charges may be made commensurate with the amount of work involved.

DOCUMENTARY CREDITS

Advising your original credit, preparation and transmission of your credit/amendment to the beneficiary

Only one advising charge shall be levied when credit is preadvised by cable and confirmed by airmail

HK\$300 or equivalent in foreign currency.

Adding our confirmation to your credit

Commission at monthly rate SUBJECT TO QUOTATION, minimum HK\$300. An additional charge on the same basis as Confirmation Commission for the validity of the credit, and the period from the expiry date of the credit to the date of receipt of deferred reimbursement

DOCUMENTARY CREDITS

Transfer of a documentary credit

For simple transfer of the whole of a credit, without any alteration to the terms and conditions specified therein

For transfer which involves alteration to the terms and conditions specified in the original credit

Acceptance of usance drafts drawn on us under your documentary credit

Incidental expenses, such as airmail postage and cable charges, etc. for any transaction in your interest
Fee for discrepant documents drawn and presented under our documentary credit

Commission in lieu of exchange

The Bank shall charge commission in lieu of exchange where foreign currency is tendered in payment of a debt or obligation in the same currency. It shall be charged in the following circumstances:

- a) When import transactions are settled in whole or in part in the same currency as the relative bill of exchange or other documents.
- b) When proceeds of bills of exchange or any other documents are paid out in whole or in part in the same foreign currency as the relative bill of exchange or other documents.

Notes:

- All transaction under Documentary Credit are subject to Uniform Customs and Practice for Documentary Credits of International Chamber of Commerce currently in force.
- No commission will be refunded where a credit is cancelled or has expired totally or partially unused.
- Each partial payment or delivery is considered to be a separate transaction, and the tariffs as stated above will be charged.

FOREIGN EXCHANGE TRANSACTIONS

Competitive market rates are quoted in all transactions

PAYMENT OF YOUR DRAFTS

HKD currency

- Remit via HKD CHATS HK\$150
- Remit original currency to bank outside H.K. via T/T 1/8 of 1% commission on payment amount (minimum HK\$200, maximum HK\$1,000) and cable charges and correspondent's charges, if any.

USD currency

- In exchange of original currency notes 1/4 of 1% on payment amount.
- Remit via HKD CHATS (converted to HKD at the prevailing exchange rate) HK\$150
- Remit via USD CHATS
- Original remittance amount up to US\$20,000 HK\$150 or currency equivalent
- Original remittance amount over US\$20,000 HK\$250 or currency equivalent
- Remit original currency to other banks 1/4 of 1% on payment amount (minimum HK\$250) and correspondent's charges, if any.

COMMISSION

HK\$400 will be charged, HK\$450 for transfer outside Hong Kong.

1/4 of 1%, minimum HK\$700, minimum HK\$800 for transfer outside Hong Kong.

1/16 of 1% per month, or part thereof, for the validity of the acceptance. Minimum HK\$300 or equivalent in foreign currency.

Deducted from the proceeds or charged to the remitter if not collectable from the drawer.
A flat charge of US\$60 will be levied (charged to beneficiary unless otherwise specified).

1/4 of 1% flat, minimum HK\$350.

PAYMENT OF YOUR DRAFTS

EUR currency

- | | |
|--|--|
| - In exchange of original currency notes | 1/4 of 1% on payment amount. |
| - Remit via HKD CHATS (converted to HKD at the prevailing exchange rate) | HK\$150 |
| - Remit via EUR CHATS | |
| - Original remittance amount up to EUR20,000 | HK\$150 or currency equivalent |
| - Original remittance amount over EUR20,000 | HK\$250 or currency equivalent |
| - Remit original currency to other banks | 1/4 of 1% on payment amount (minimum HK\$250) and correspondent's charges, if any. |

Currency other than HKD, USD & EUR

- | | |
|--|--|
| - In exchange of original currency notes | 1/4 of 1% on payment amount. |
| - Remit via HKD CHATS (converted to HKD at the prevailing exchange rate) | HK\$150 |
| - Remit original currency to other banks | 1/4 of 1% on payment amount (minimum HK\$250) and correspondent's charges, if any. |

PAYMENT OF YOUR MAIL AND TELEGRAPHIC TRANSFER

HKD currency

- | | |
|--|---|
| - Remit via HKD CHATS or issue Remittance Receipt | HK\$150 |
| - Remit original currency to bank outside H.K. via T/T | 1/8 of 1% commission on payment amount (minimum HK\$200, maximum HK\$1,000) and cable charges and correspondent's charges, if any |

USD currency

- | | |
|--|---|
| - Remit via HKD CHATS (converted to HKD at the prevailing exchange rate) | HK\$150 |
| - Remit via USD CHATS | |
| - Original remittance amount up to US\$20,000 | HK\$150 or currency equivalent |
| - Original remittance amount over US\$20,000 | HK\$250 or currency equivalent |
| - Remit original currency to other banks via T/T | HK\$250 or currency equivalent and correspondent's charges, if any. |

EUR currency

- | | |
|--|---|
| - Remit via HKD CHATS (converted to HKD at the prevailing exchange rate) | HK\$150 |
| - Remit via EUR CHATS | |
| - Original remittance amount up to EUR20,000 | HK\$150 or currency equivalent |
| - Original remittance amount over EUR20,000 | HK\$250 or currency equivalent |
| - Remit original currency to other banks via T/T | HK\$250 or currency equivalent and correspondent's charges, if any. |

Currency other than HKD, USD & EUR

- | | |
|--|---|
| - Remit via HKD CHATS (converted to HKD at the prevailing exchange rate) | HK\$150 |
| - Remit original currency to other banks via T/T | HK\$250 or currency equivalent and correspondent's charges, if any. |

Notes:

- The above-mentioned commissions are for customer transfers.
- All bank-to-bank transfers:
 - o Via local clearing system (HKD RTGS, USD RTGS & EUR RTGS): free of commission
 - o Not via local clearing system: HK\$130 or currency equivalent
- The above mentioned commission and charges will be deducted from the remittance amount unless otherwise instructed.
- Subject to arrangement, payment of demand drafts drawn on us will only be made over the counter at our Main Branch, Hong Kong at our current buying rate.
- The cut-off time for effecting HKD/USD/EUR payment order via HK local clearing system for same-day value is 11:00 a.m. (Hong Kong local time). An extra business day is required for effecting foreign currency payment order for same-day value due to time zone difference.