



Schedule of Terms and Conditions

Effective from: 10th December, 2004

This schedule is subject to further changes or cancellation without prior notice.

The Bank of East Asia, Limited – Chengdu Branch 东亚银行有限公司 – 成都分行

Unit D, 10th Floor, City Tower, No. 86, 1st Section, Renmin South Road, Chengdu, Sichuan, China

中国四川省成都市人民南路一段 86 号城市之心商务大厦 10 楼 D 单元

Telephone 电话 (86 28) 86202020 Facsimile 传真 (86 28) 86202000 SWIFT 环球银行财务电信 BEASCNSHCDU

CURRENT ACCOUNT/SAVINGS ACCOUNT

Accounts may only be maintained in Hong Kong Dollars and US Dollars.

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

Cable and incidental charges of any transaction in clients' interest

Handling charge for cash withdrawal

Interest on temporary debit balance

Issuance of account balance certificate

COMMISSION

USD5.- for issuance of cheque book / passbook

Free

Debit Customer's Accounts.

0.5%, (Min. USD10.-)

Subject to arrangement

USD10.-

TIME DEPOSIT

Terms and rates of interest will be quoted on application.

REMITTANCES

Payment under D/D, M/T or T/T

For credit to an account with us

USD4.-

Transmitting to account inside Chengdu:

- Charges deducted from proceeds

0.125%, Min. USD6.-, Max. USD60.-

- Full amount to be paid

0.25%, Min. USD20.- Max. USD150.-

Transmitting to account outside Chengdu:

- Charges deducted from proceeds

0.125%, Min. USD12.-, Max. USD60.-

- Full amount to be paid

plus cable charge of USD15.- if any
0.25%, Min. USD25.- Max. USD120.-
plus cable charge of USD15.- if any

DOCUMENTARY CREDITS

A) EXPORT

Advising or transmitting your credit to the beneficiary without our confirmation	0.1% , Min. USD24.- per item (the advising commission can be waived if negotiation through the Branch)
Advising amendment to your credit - covering changes in terms - covering increases in amount	USD12.- per item 0.1% (Min. USD24.-, Max. USD200.-) (The amendment commission can be waived USD12.- per item if negotiation through the Branch)
Pre-advising your credit or amendment	USD12.- per item
Adding our confirmation to your credit	0.2% for each period of 3 months or part thereof, Min. USD40.- (including advising commission) (Commission rates negotiable for long-term and for large amount guarantees)
Cancellation of your credit	USD12.- per item
Transferring your credit	0.1% (Min. USD20.-, Max. USD120.-) for each transfer
Negotiating or handling of documents under your credit	0.125% (Min. USD17.-)
Acceptance of usance drafts drawn on us under your credit	0.1% per month or part thereof for the validity of the acceptance, Min. USD20.-
Payment of sight drafts drawn or usance drafts drawn on us under your credit	0.15%, Min. USD26.-

B) IMPORT

Opening credits	0.15% flat (each validity period of 6 months & proportionately thereafter), Min. USD36.-
Amendments	USD12.- per amendment, (for increase in amount, charges scale to be the same as opening credits)
Shipping guarantees	0.05%, Min. USD36.-
Acceptance of usance drafts drawn on us under our credit	0.1% per month or part thereof for the validity of the acceptance, Min. USD20.-

NOTES:

All transactions under Documentary Credit are subject to Uniform Customs and Practice for Documentary Credit, International Chamber of Commerce Publication currently in force.

All banking charges and any other expenses arising from transactions entrusted to our care are to be collected from clients unless otherwise stipulated in the documentary credits or in clients expressed instructions.

No commission will be refunded where a credit is cancelled or has expired or has been partially unused; or in the event that instructions are cancelled, or payment of collection is refused.

Each partial payment or delivery is considered to be a separate transaction, and the tariffs as stated above will be charged.

IMPORT/EXPORT COLLECTIONS (in any currency)

Clean collections	0.0625%, Min. USD6.-, Max. USD120.-
Documentary collections	0.125%, Min. USD17.-
Delivery of documents free of payment	0.125%, Min. USD17.-
Unpaid Items:	
(Items unpaid or returned for any reason)	
Clean collections	0.0625%, Min. USD6.-, Max. USD120.-
Documentary collections	0.125%, Min. USD17.-

NOTES:

All items for collection are subject to the Uniform Rules for Collections, International Chamber of Commerce Publication currently in force.

If instructions to cancel a collection are received prior to the presentation of bills to drawees, commission will be charged at the minimum rate for collections. Otherwise, commission for Unpaid clean/documentary collections will be applied.

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.

USD30.- plus out of pocket expenses and cable charges, when incurred.

GUARANTEES

0.25% for each period of 3 months or fraction thereof, Min. USD20.-
(Commission rates negotiable for long-term and for large amount guarantees)

OTHER TYPES OF BANKING SERVICES

Bank Confirmation	USD25.- per item
By special arrangement	Appropriate charges may be made commensurate with the amount of work involved.

NOTES:

Commission should be payable in the same currency as that of the transaction. Minimum and maximum commission specified above in USD will be converted at prevailing market rate.