



Schedule of Terms and Conditions

Effective from: 28th February, 2003

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

The Bank of East Asia, Limited – Dalian Branch 东亚银行有限公司 – 大连分行

G/F&1/F, The Bank of East Asia Building, 7 Renmin Road, Zhong Shan Ward, Dalian, Liaoning Province, China

Postal Code : 116001

中国辽宁省大连市中山区人民路7号东亚银行大厦首层及二层

邮编 : 116001

Telephone 电话 (86-411) 82808222 Facsimile 传真 (86-411)82641909

SWIFT 环球银行财务电信 : BEASCNSHDLN

CURRENT ACCOUNT/SAVINGS ACCOUNT

Issuance of cheque book will only be maintained in HK dollars and US dollars

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

Cable and incidental charges for any transaction in relation to clients' accounts

Handling charge for cash withdrawal

Interest on temporary debit balance

Issuance of account balance certificate

COMMISSION

HKD40.-

Free

Debit customer's accounts

0.5%

Subject to arrangement

HKD100.-

TIME DEPOSIT

Terms and rates of interest will be quoted on application

REMITTANCE

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

For credit to an account with us

Advising payment

Transmitting to account with other banks within China

Outward remittance to account with other

Free

HKD50.-per item

HKD50.-per item

0.1%Min. HKD40.-Max.HKD400.-

CREDIT INFORMATION

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

HKD150.- plus out of pocket expenses and cable charges, when incurred

GUARANTEES

0.25%-0.3% for each period of 3 months or fraction thereof, Min. HKD150.-
(Commission rates negotiable for long-term and for large amount guarantees)

DOCUMENTARY CREDITS**COMMISSION****A) EXPORT**

Advising or transmitting your credit to the beneficiary without our confirmation	HKD200.- per item
Advising amendment to your credit	HKD100.- per item
Pre-advising your credit or amendment	HKD100.- per item
Adding our confirmation to your credit	0.2% for each period of 3 months or part thereof Min. HKD300.- (including advising commission)
Cancellation of your credit	HKD150.- per item
Transferring your credit	0.1% of transfer amount (Min. HKD150.-, Max. HKD1,500.-) for each transfer
Negotiating or handling of documents under your credit	0.125% (Min. HKD150.-)
Acceptance of usance drafts drawn on us under your credit	0.1% per month or part thereof for the validity of the acceptance Min. 0.2% (for 2 months) or HKD150.-
Payment of sight or usance drafts drawn on us under your credit	0.15% (Min. HKD200.-)

B) IMPORT

Opening credits	0.25% flat for each validity period of 6 months and proportionately thereafter Min. HKD150.-
Amendments	HKD150.- per amendment, (for increase in amount, charges scale to be the same as opening credits)
Shipping guarantees	HKD250.- per item
Acceptance of usance drafts drawn on us under our credit	0.1% of draft amount per month or part thereof for the validity of the acceptance Min.0.2%(for 2 months) or HKD150.-

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

Documentary collections

Delivery of documents free of payment

COMMISSION

0.0625% (Min. HKD40.-, Max. HKD400.-)

0.125% (Min. HKD150.-)

0.0625% (Min. HKD150.-, Max. HKD1,500.-)

Unpaid Items (Items unpaid or returned for any reason)

Clean collections

Documentary collections

0.0625% (Min. HKD80.-, Max. HKD800.-)

0.125% (Min. HKD150.0-, Max. HKD1,500.-)

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.

OTHER TYPES OF BANKING SERVICES

Bank confirmation of information for audit purposes

HKD200.- 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 HKD will be converted at prevailing market rate.