



## Schedule of Terms and Conditions

Effective from: 10<sup>th</sup> June, 2005

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

**The Bank of East Asia, Limited – Macau Branch 東亞銀行有限公司 – 澳門分行**

Avenida da Praia Grande, No.697, R/C, Edf. Tai Wah, Macau 澳門南灣大馬路六九七號大華大廈地下

Telephone 電話 (853) 335511 Facsimile 傳真 (853) 337557 Swift: BEASMOMX

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## CURRENT ACCOUNT/SAVINGS ACCOUNT

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 HKD cash Deposit

Handling charge for cash withdrawal

Interest on temporary debit balance

## COMMISSION

Free

Debit customer's accounts

0.15%/HKD10,000 for amount above HKD50,000

Free

Subject to arrangement

## TIME DEPOSIT

Terms and rates of interest will be quoted on application

## IMPORT/EXPORT COLLECTIONS ( in any currency )

Clean collections

Documentary collections

Delivery of documents free of payment

**Unpaid Items** ( Items unpaid or returned for any reason )

Clean collections

Documentary collections

## COMMISSION

0.0625%, Min. HKD/MOP100.-

0.125% Min. HKD/MOP200.-

0.25%, Min. HKD/MOP300.-

0.0625%, Min. HKD/MOP100.-

0.125%, Min. HKD/MOP200.-

Max. HKD/MOP1,200.-

## 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.

## REMITTANCES

Payment under D/D, M/T or T/T	- HKD/MOP	Free
For credit to an account with us	- Other Currency	HKD/MOP100.-
Transmitting to account with other banks		
- In Macau		HKD/MOP50.-
- Outside Macau - HKD		0.125%, Min. HKD/MOP50.-
- Other currency		HKD/MOP150.- Flat

## 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.

## OTHER TYPES OF BANKING SERVICES

By special arrangement	Appropriate charges may be made commensurate with the amount of work involved
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## NOTES:

Commission should be payable in the same currency as that of the transaction.

## CREDIT INFORMATION

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

HKD/MOP200.- plus out of pocket expenses and cable charges, when incurred

## GUARANTEES

0.125% on first HKD400,000 and 0.0625% on balance per month, Min. HKD/MOP1,000.-  
(Commission rates negotiable for long-term and for large amount guarantees)

## DOCUMENTARY CREDITS

### A) EXPORT

Advising or transmitting your credit to the beneficiary without our confirmation

## COMMISSION

HKD/MOP250.- per item for non-customer  
HKD/MOP200.- per item for customer

Advising amendment to your credit

HKD/MOP200.- per item

Pre-advising your credit or amendment	HKD/MOP150.- per item
Adding our confirmation to your credit	0.0625% on first HKD400,000 and 0.03125% on balance per month, Min. HKD/MOP500.- (including advising commission) (Commission rates negotiable for long-term and for large amount guarantees)
Cancellation of your credit	HKD/MOP200.- per item
Transferring your credit	Fully Transfer: HKD/MOP250.- (within Macau) HKD/MOP300.- (outside Macau) Partial Transfer/Amendment: 0.25% on first (USD50,000.00 and 0.125% on balance Min. HKD/MOP400.- (within Macau), Min. HKD/MOP500.- (outside Macau)
Negotiating or handling of documents under your credit	0.25% on first HKD/MOP400,000 and 0.125% on balance, Min HKD/MOP200.-
Acceptance of usance drafts drawn on us under your credit	0.0625% on first HKD/MOP400,000 and 0.03125% on balance per month, Min. HKD/MOP200.-
Payment of sight drafts drawn or usance drafts drawn on us under your credit	0.125% flat, Min. HKD/MOP250.-

## **B) IMPORT**

Opening credits	0.25% on first HKD/MOP400,000 and 0.125% on balance (each validity period of 6 months & proportionately thereafter), Min. HKD/MOP250.-
Amendments	HKD/MOP200.- per amendment, (for increase in amount, charges scale to be the same as opening credits)
Shipping guarantees	HKD/MOP250.- per guarantee
Commission in lieu of exchange	0.25% on first HKD400,000 and 0.125% on balance where payment is in the same currency of the credit, Min. HKD/MOP150.-