



Schedule of Terms and Conditions

Effective from: 1ST JANUARY, 2003

This Schedule Supersedes all the previous ones, and is subject to further changes or cancellation without prior notice.

The Bank of East Asia, Limited 东亚银行有限公司上海分行

Shanghai Branch 上海分行

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CREDIT INFORMATION

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

GUARANTEES

DOCUMENTARY CREDITS

A) EXPORT

Advising or transmitting your credit to the beneficiary without adding our confirmation

Advising amendment to your credit

- Covering changes in terms
- Covering increases in amount

Pre-advising your credit or amendment

Advising L/C issued by Taiwan

Adding our confirmation to your credit

Cancellation of your credit

Transferring your credit

Negotiating or handling of documents under your credit

Acceptance of usance drafts drawn on us under your credit

Payment of sight drafts drawn on us or usance draft drawn on us under your credit

Commission in lieu of exchange

B) IMPORT

COMMISSION

USD15. – plus out of pocket expenses and cable charges, of USD 15. – when incurred.

0.25%- 0.3% for each period of 3 months or fraction thereof, Min.USD20.-

(Commission rates negotiable for long-term and large amount guarantees)

0.1%, Min.USD25.-, Max. USD192.- (beneficiary outside Shanghai)

USD25.-per item (beneficiary in Shanghai)

USD25.-per item

0.1% Min.USD25.-, Max. USD192.- (beneficiary Outside Shanghai) USD25.-per item

(beneficiary in Shanghai)

USD12.-per item

0.3%, Min. USD60.-Max. USD240.-

0.125% for each period of 3 months or part thereof, Min. USD36.-

(including advising commission)

USD25.-per item

0.1%, Min.USD36.-, Max. USD200.- for each Transfer

0.125%, Min.USD24.-

0.1% per month or part thereof for the validity of the acceptance, Min. USD18.-

0.15%, Min.USD25.-

0.125% flat pm drawings under credits where Payment is in the same currency of the credit

Opening credits	0.15% flat for each validity period of 3 months & Proportionately thereafter Min.USD36.-
Amendments	USD25.- per amendment, increase in amount to be on the same scale as opening credits
Shipping guarantees	USD40.- per guarantee
Commission on import bills	0.125%, Min. USD24.-
Discrepancies	USD60.- flat
Acceptance commission	0.1% per month, Min. USD18.-

CURRENT ACCOUNT/SAVINGS ACCOUNT

Accounts may be only be maintained in Hongkong Dollars, US Dollars and Japanese Yen
Advice concerning all entries and Statements of Account will be sent by mail

Cable and incidental charges for any transaction in clients' interest

Handling charge for cash withdrawal

Interest on temporary debit balance

TIME DEPOSIT

Terms and rates of interest will be quoted on application.

IMPORT/EXPORT COLLECTIONS

(in any currency)

Clean collections 0.1%, Min.USD10.-

Documentary collections 0.1%, Min.USD24.-

Delivery of documents free of payment USD24.-per item

Unpaid items:

(items unpaid or returned for any reason)

Clean collections 0.1%, Min.USD24.-

Documentary collections 0.125%, Min.USD24.-

COMMISSION

USD10.-for Issuance of cheque book/passbook

Free

Debit Customer's Account

0.25%

Subject to arrangement

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.

REMITTANCE

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

For credit to an account with us

Free

For credit to an account inside Shanghai.

Charges deducted from proceeds

0.1%, Min USD5.-Max. USD50.-

Full amount to be paid

0.25%, Min.USD20.-, Max. USD70.-

For credit to an account outside Shanghai but inside China.

Charges deducted from proceeds

0.125%, Min USD10.-Max. USD50.-

Full amount to be paid

0.25%, Min.USD20.-,Max. USD200.-

Transmitting to account outside China.

Charges deducted from proceeds

0.125%, Min.USD10.-, Max. USD100.-

Plus cable charge

Full amount to be paid

0.25%, Min.USD40-, Max. USD200.-

Plus cable charge

NOTES:

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

No Commission will be refunded where a credit is cancelled or has expired or has expired or has been totally or 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.

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.

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.