



## **Schedule of Terms and Conditions**

**Effective from: 25 October 2006**

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

**The Bank of East Asia, Limited – Zhuhai Branch 东亚银行有限公司 – 珠海分行**

Flower Garden, Yin Bin Nan Road, Gongbei, Zhuhai, S.E.Z., China 中国广东省珠海经济特区拱北迎宾南路花苑新村

Telephone 电话 (86-756) 8896883 Facsimile 传真 (86-756) 8896363 Telex 电传 456290 BEAZH CN

S.W.I.F.T : 环球银行财务电信 : BEASCNSHZHI Email 电子邮件 : zhuhai@hkbea.com.cn

## CURRENT ACCOUNT/SAVINGS ACCOUNT

Issuance of cheque book will 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 Deposit

Handling charge for cash withdrawal

Interest on temporary debit balance

## COMMISSION

HKD40.00

Free

Debit customer's accounts

Free

0.15% per item

Min HKD80.00 or USD10.00

(Only charge to the offshore customer with account balance lower than HKD100000.00 after Cash Withdrawal.)

Subject to arrangement

## TIME DEPOSIT

Terms and rates of interest will be quoted on application

## REMITTANCE

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

### Inward

For credit to an account with us

Free

### Outward

Advising Payment

Transmitting to account with other banks in or outside Zhuhai

T.T. charge : Transmitting to account with other banks outside Zhuhai through – Bank of China

0.125%, Min.USD7.00/HKD50.00

Max.USD50.00/HKD400.00

0.125%, Min.USD7.00/HKD50.00

Max.USD50.00/HKD400.00

0.1% Min. USD10.00/HKD50.00\*

Max. USD140.00/HKD1,000.00\*

– Agent Bank other than  
Bank of China

USD 15.00/HKD117.00\*

\*Subject to the change of the Agent Bank.

## CREDIT INFORMATION

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

USD26.00 plus out of pocket expenses and cable charges, when incurred

## GUARANTEES

0.25% for each period of 3 months or fraction thereof, Min. USD26.00

(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	USD30.00-per item
Advising amendment to your credit	USD20.00-per item
Pre-advising your credit or amendment	USD20.00-per item
Adding our confirmation to your credit	0.2% for each period of 3 months or part thereof Min. USD40.00 (including advising commission)
Cancellation of your credit	USD20.00-per item
Transferring your credit	0.1%, Min. USD36.00 Max. USD155.00 for each transfer
Negotiating or handling of documents under your credit	0.125% Min. USD50.00
Acceptance of usance drafts drawn on us under your credit	0.1% per month or part thereof for the validity of the acceptance, Min. USD26.00
Payment of sight drafts drawn or usance drafts drawn on us under your credit	0.15%, Min. USD26.00

**B) IMPORT**

Opening credits	0.2% flat for each validity period of 6 months & proportionately thereafter Min. USD40.00
Amendments	USD26.00-per amendment increase in amount to be on the same scale as above
Shipping guarantees	USD40.00-per guarantee
Commission in lieu of exchange	0.125% flat on drawings under credits where payment is in the same currency of the credit.
Acceptance of usance drafts drawn on us under our credit	0.1% per month or part thereof for the validity of the acceptance, Min. USD26.00

**NOTES:**

All transactions under Documentary Credit are subject to Uniform Customs and Practice for Documentary Credits, 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. USD7.00 Max. USD50.00

0.125%, Min. USD50.00

0.0625%, Min. USD26.00

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

Clean collections

Documentary collections

0.0625%, Min. USD7.00 Max. USD65.00

0.125%, Min. USD26.00 Max. USD155.00

**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**

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.