

SupremeGold Account

General fees

Category	Charge per item
(A) Deposit services	
Monthly service fee ¹ To be waived under any of the following conditions: <ul style="list-style-type: none"> • Average Daily Relationship Balance² of HK\$500,000 or above (or its equivalent in other currencies); or • Average daily investment balance³ of HK\$300,000 or above (or its equivalent in other currencies); or • Aggregate mortgage loan drawdown amount^{4, 5, 6} of HK\$3,000,000 or above (or its equivalent in other currencies); or • Aggregate payroll amount⁷ in the preceding month of HK\$60,000 or above (or its equivalent in other currencies); or • Aggregate annual premium for BEA life insurance policy⁸ of HK\$100,000 or above (or its equivalent in other currencies) 	HK\$200 per month
Temporary overdraft charge <ul style="list-style-type: none"> • HKD current account • USD current account 	HK\$120 handling charge per transaction plus overdraft interest at BEA HKD Prime Rate or HIBOR (whichever is higher) + 5% p.a. HK\$120 handling charge per transaction ⁹ plus overdraft interest at BEA USD Prime Rate + 8% p.a.
Account closed by customer within 3 months from the date of opening	HK\$200 per account (or its equivalent in other currencies)
Improperly maintained account closed by BEA	HK\$200 per account (or its equivalent in other currencies)
Dormant account Account inactive for 1 year or more	Nil
Cash withdrawal performed via BEA Mainland China branches	HK\$50 per transaction
(B) ATM card services	
Re-issuance of SupremeGold Card due to loss of card	HK\$50 per card
Cash withdrawal performed via a UnionPay ATM worldwide ^{10, 11}	HK\$15 per transaction
Cash withdrawal performed via a BEA ATM in Mainland China or Macau ¹²	HK\$15 per transaction
Cash withdrawal performed via a JETCO ATM in Mainland China or Macau ¹³	HK\$25 per transaction
Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction

- ¹ The monthly service fee will be debited against the customer's SupremeGold – Statement Savings Account. HKD deposits will be debited first. If the customer's HKD deposits are not sufficient to pay the fee, foreign currency deposits will be debited in alphabetical order to make up the fee amount.
- ² The Average Daily Relationship Balance is the average daily balance in the preceding month of the customer's SupremeGold sub-accounts and the accounts/plans that have been selected to be incorporated into the SupremeGold Account statement (excluding the balances of mortgage loans, and credit cards, and including only the cash values of insurance policies).
- ³ The average daily investment balance is the average daily marked-to-market balance in the preceding month under the customer's SupremeGold - Securities sub-account, SupremeGold - Linked Deposit sub-account, Gold account, and Linked Deposit Account that have been selected to be incorporated into the SupremeGold Account statement.
- ⁴ Only the mortgage borrower is eligible for the Monthly Service Fee waiver.
- ⁵ The mortgage loan should have an outstanding balance and should be incorporated into the SupremeGold Account statement.
- ⁶ Applicable property types include residential, village house, office, and shop.
- ⁷ The customer must register for the BEA auto payroll service and authorise his/her employer to deposit his/her salary via automated payroll payment (according to the payment methods as specified by BEA at its sole discretion from time to time) to his/her SupremeGold Account. Automated payroll payments include transactions described as "auto payroll", "payroll", "salary", "direct credit payroll", or "wages" on statements issued by BEA, while standing instructions set up with BEA and deposits via CHATS, telegraphic transfer, cash, or cheque are not acceptable as automated payroll payments.
- ⁸ The BEA life insurance policy should still be in force and should be incorporated into the SupremeGold Account statement.
- ⁹ Customers will be charged the equivalent amount in USD.
- ¹⁰ For ATM transactions settled in HKD and routed through the UnionPay network, if the transaction is in the local currency, the withdrawal amount is converted to HKD at the daily exchange rate set by UnionPay. If necessary, the exchange rate can be sought on the UnionPay website.
- ¹¹ For those ATMs without account selection options, the first account of the ATM card in HKD will be selected as the withdrawal account.
- ¹² For ATM transactions settled in HKD and routed through the BEA network, if the transaction currency is Renminbi, the withdrawal amount is converted to HKD at the daily exchange rate set by BEA and shown on the ATM screen while processing the transaction. If the transaction currency is Macau patacas, the withdrawal amount is converted to HKD at the daily exchange rate set by BEA Macau. For enquiries about the exchange rate for Macau patacas, please call the BEA hotline on (852) 2211 1818.
- ¹³ For ATM transactions settled in HKD and routed through the JETCO network, if the transaction currency is Renminbi, the withdrawal amount is converted to HKD at the daily exchange rate set by JETCO member banks and shown on the ATM screen while processing the transaction. If the transaction currency is Macau patacas, the withdrawal amount is converted to HKD at the daily exchange rate set by JETCO. For enquiries about the exchange rate for Macau patacas, please call the JETCO hotline on (852) 2520 1747.

Note:

BEA reserves its rights to amend or withdraw the monthly service fee waiver conditions at any time without prior notice.

Category	Payable to	Charge per item
(B) Scrip handling and settlement-related services		
Certificate withdrawal fee	BEA	HK\$5 per board lot (minimum HK\$100)
Fee for redemption of debt securities upon maturity	BEA	HK\$100 per transaction
Fee for share transfer from/to other brokers/custodians/stock pledgees through Settlement Instruction/ Investor Settlement Instruction	BEA and CCASS	HK\$30 per transaction plus CCASS charge (stock settlement fee)
Transfer deed stamp duty ³	HKSARG	HK\$5 per transfer deed
Stock settlement fee	CCASS	0.002% on gross consideration (minimum HK\$2, maximum HK\$100 or its equivalent in the corresponding currency of the securities)
Money settlement fee	BEA	Nil
Compulsory share buy-back fee	BEA	Nil
(C) Information services		
Fee for Real-time Stock Price Quotes Service through the internet ⁴		
<ul style="list-style-type: none"> Per Quote Access^{5, 6} 1,200 free quotes are provided per month, plus an additional 200 free quotes for every HK\$50,000 (or its equivalent in other currencies) in transactions executed (calculated based on the aggregate transaction volume of securities traded on SEHK and on SSE through northbound trading as at month end) 	BEA	HK\$0.1 per quote (minimum HK\$10, maximum HK\$280 per month)
<ul style="list-style-type: none"> Continuous Access The monthly fee will be waived if buy/sell transactions executed through BEA total HK\$200,000 (or its equivalent in other currencies) or more during that month 	BEA	HK\$280 per month
(D) Account maintenance		
Semi-annual safe custody charge ⁷	BEA	HK\$100
Stock balance or account confirmation fee	BEA	HK\$200 per confirmation
(E) Nominee services and corporate actions		
Bonus share/warrant collection fee	BEA	HK\$30 per transaction

Category	Payable to	Charge per item
(E) Nominee services and corporate actions		
Cash dividend/debt securities interest collection fee	BEA	0.5% on dividend/interest amount (minimum HK\$30, maximum HK\$2,500 or its equivalent in the corresponding currency of the securities)
Scrip dividend collection fee	BEA	0.5% on dividend amount (minimum HK\$30, maximum HK\$2,500 or its equivalent in the corresponding currency of the securities)
Handling fee for preferential offer/open offer	BEA	HK\$100 per transaction
Handling fee for cash offer	BEA	HK\$100 per transaction
Handling fee for rights issue	BEA	HK\$100 per transaction
Handling fee for privatisation/stock takeover		
<ul style="list-style-type: none"> Physical scrips 	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
<ul style="list-style-type: none"> Through CCASS 	BEA	HK\$30 per transaction
Handling fee for share consolidation, splitting, exchange		
<ul style="list-style-type: none"> Physical scrips 	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
<ul style="list-style-type: none"> Through CCASS 	BEA	HK\$30 per transaction
Fee for warrant conversion to ordinary shares	BEA	HK\$100 per transaction
Corporate communication fee	BEA	HK\$100 per annum
Scrip fee	CCASS	HK\$1.5 per board lot
Share registration fee	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
	Share Registrar	HK\$2.5 per share certificate (subject to change)
(F) Financing and other services		
Handling fee for application for new share issue		
<ul style="list-style-type: none"> By written instruction 	BEA	HK\$100 per application
	SEHK Participants	1% commission of new share issue successfully allotted
<ul style="list-style-type: none"> Through the internet 	BEA	Nil

Category	Payable to	Charge per item
(F) Financing and other services		
Handling fee for tendering for Exchange Fund Notes/CMU instruments		
<ul style="list-style-type: none"> By written instruction 	BEA	HK\$100 per application plus 0.1% commission of Exchange Fund Notes/CMU instruments successfully allotted
<ul style="list-style-type: none"> Through the internet 	BEA	Nil
Handling fee for endorsement on IPO application form in name of customer	BEA	HK\$100 per application
IPO financing charges	BEA	Market rate/negotiable ⁸
Handling fee for dividend/bonus claim		
<ul style="list-style-type: none"> Cash dividend collection (each collection) 	BEA	HK\$250 per claim
<ul style="list-style-type: none"> Bonus shares/warrants 	BEA	HK\$250 per claim
Overdue interest	BEA	Nil
Photocopy charge	BEA	HK\$50 per page
Fee for issuing certified transfer deed	BEA	Nil
Forced liquidation fee	BEA	Nil
Fee for hold mail/direct mail to third parties	BEA	HK\$1,000 per year

¹ The charge for a jumbo share certificate shall be calculated on the number of board lots by which it is divisible.

² One share certificate should be regarded as one board lot if the denomination of the board lot size is not specified.

³ Share certificates registered in the name of HKSCC Nominees Limited are not subject to the transfer deed stamp duty.

⁴ Only Per Quote Access or Continuous Access service can be selected.

⁵ Per Quote Access quota includes northbound trading of securities on SSE.

⁶ Any unused quotes will not be carried forward to the next month.

⁷ The fee is not applicable to portfolios with nil holdings on the calculation date.

⁸ IPO financing charges are negotiable and subject to certain conditions. Please contact your Relationship Manager for further information.

Shanghai-Hong Kong Stock Connect Trading Services

Category	Payable to	Charge per item
(A) Trade-related services		
Handling fee	SSE	0.00487% on gross consideration
Securities management fee	CSRC	0.002% on gross consideration
Transfer fee	CSDC	0.002% of the consideration of a transaction per side
	HKSCC	0.002% of the consideration of a transaction per side ¹
Brokerage		
<ul style="list-style-type: none"> Through a SupremeGold Centre 	BEA	0.25% on gross consideration (minimum CNY100)
<ul style="list-style-type: none"> Through SupremeGold Stock Investment Hotline <ul style="list-style-type: none"> - Customer Service Representative (manned service) 	BEA	0.25% on gross consideration (minimum CNY100)
<ul style="list-style-type: none"> Through the internet 	BEA	0.25% on gross consideration (minimum CNY80)
Stamp duty	SAT	0.1% on gross consideration (for sale transactions only)
(B) Scrip handling and settlement-related services		
Settlement instruction fee for securities deposit	BEA	Nil
Settlement instruction fee for securities delivery	BEA	CNY5 per board lot (minimum CNY100)
(C) Information services		
Fee for Real-time Stock Price Quotes Service through the internet <ul style="list-style-type: none"> Per Quote Access^{2, 3} 1,200 free quotes are provided per month, plus an additional 200 free quotes for every HK\$50,000 (or its equivalent in other currencies) in transactions executed (calculated based on the aggregate transaction volume of securities traded on SEHK and on SSE through northbound trading as at month end) 	BEA	HK\$0.1 per quote (minimum HK\$10, maximum HK\$280 per month)
(D) Account maintenance		
Semi-annual safe custody fee ⁴	BEA	0.03% of market value (in HKD equivalent) half yearly (minimum HK\$100)
Portfolio fee	CCASS	0.008% p.a. of market value (in HKD equivalent) per month

Category	Payable to	Charge per item
(E) Nominee services and corporate actions		
Cash dividend/scrip dividend collection fee	BEA	0.5% on dividend amount (minimum CNY30, maximum CNY2,500)
Bonus share collection fee	BEA	CNY30 per transaction
Handling fee for cash offer	BEA	CNY100 per transaction
Handling fee for rights issue	BEA	CNY100 per transaction
Handling fee for privatisation/stock takeover	BEA	CNY100 per transaction
Handling fee for share consolidation	BEA	CNY100 per transaction
Handling fee for share splitting	BEA	CNY100 per transaction
Fee for warrant conversion to ordinary shares	BEA	CNY100 per transaction
Handling fee for other corporate actions	BEA	CNY100 per transaction

¹ HKSCC will waive the payment of this Transfer Fee under the General Rules of CCASS extend to 12th February, 2016. Thereafter, HKSCC will waive 50% of the payment of this Transfer Fee under the General Rules of CCASS until 12th August, 2016.

² Per Quote Access quota includes securities traded on SEHK.

³ Any unused quotes will not be carried forward to the next month.

⁴ The fee is not applicable to portfolios with nil holdings on the calculation date.

Note:

Some of the above-mentioned fees and charges for securities-related services are determined and collected by the SFC, SEHK, HKSARG, CCASS, SSE, CSRC, CSDC, SAT, Share Registrar, or SEHK Participants and are subject to change at any time without prior notice.

CMU instruments

Category	Charge per item
Deposit/delivery transaction charges <ul style="list-style-type: none"> • Up to HK\$5,000,000 nominal value • Above HK\$5,000,000 nominal value 	1/32% on nominal value 1/96% on nominal value (minimum HK\$500, maximum HK\$3,000 or its equivalent in the corresponding currency of the securities)
Settlement Instruction for receipt/delivery of CMU instruments including Exchange Fund Notes within CCASS	HK\$30 per transaction
Semi-annual safe custody charge ¹	HK\$0.2 per board lot or part thereof, half yearly (minimum HK\$150, maximum HK\$3,000)
Commission on interest collection	0.5% on interest amount (minimum HK\$50, maximum HK\$2,500 or its equivalent in the corresponding currency of the securities)
Commission on handling redemption	0.2% on redemption amount (maximum HK\$2,000 or its equivalent in the corresponding currency of the securities)
Agent commission fee on purchase/sale of bonds in the secondary market	0.25% on nominal value (minimum HK\$200 equivalent in the currency of the bond issued)
Tendering fee for subscription of the new issue of CMU instruments including Exchange Fund Notes	HK\$100 per application

¹ The fee is not applicable to portfolios with nil holdings on the calculation date.

Note:

The above-mentioned charges do not include any out-of-pocket expenses which will be borne by customers and are subject to change from time to time.

Unit trusts

Category	Charge per item
Safe custody charge	Nil
Portfolio transfer <ul style="list-style-type: none"> • No change of beneficial ownership <ul style="list-style-type: none"> - Customer own name to nominee name - Nominee name to customer own name • Change of beneficial ownership <ul style="list-style-type: none"> - Customer own name to nominee name - Nominee name to customer own name - Nominee name to another nominee name 	Nil HK\$100 HK\$100 HK\$100 HK\$100
Dividend collection <ul style="list-style-type: none"> • Dividend in cash form • Dividend in re-investment form 	Nil Nil
Handling fee for IPO application for new issue unit trust	HK\$100 per application
Monthly Investment Plan Early Termination Fee	HK\$200

Note:

The above-mentioned charges do not include any out-of-pocket expenses and commissions/charges of fund houses upon subscription/redemption/switching of funds which will be borne by customers and are subject to change from time to time.

Foreign stock trading

Category	Charge per item
<p>Transaction cost for buying and selling equities</p> <ul style="list-style-type: none"> • Handling fee (minimum transaction amount HK\$500,000) • Brokerage <i>(for reference only)</i> <ul style="list-style-type: none"> - Asia - Australia - Europe - Japan - United States of America • Other market fees and out-of-pocket expenses (which including but not limited to levy, clearing and custodian fee) 	<p>0.3% on gross consideration (minimum HK\$500 or its equivalent in the corresponding currency of the securities)</p> <p>0.3% (minimum SGD10 for Singapore) 0.3% - 0.5% (minimum US\$50) 0.2% - 0.3% (minimum US\$50 - US\$100); stamp duty of 0.5% applicable to United Kingdom by transaction 0.25% - 1.15% (minimum JPY2,500) US\$0.1 per share or 0.25% (minimum US\$50 - US\$100)</p> <p>Borne by the customer</p>
Deposit/delivery of stock	US\$50 per transaction per stock or its equivalent in other currencies
Semi-annual safe custody charge ¹	0.03% of market value in HKD, half yearly (minimum HK\$100)
Commission on dividend collection	0.5% on gross dividend amount (minimum US\$2.5 or its equivalent in other currencies)

¹ The fee is not applicable to portfolios with nil holdings on the calculation date.

Notes:

- The above-mentioned charges do not include any out-of-pocket expenses which will be borne by customers and are subject to change from time to time.
- Charges on deposit/delivery of stock and dividend collection do not include the tariffs charged by BEA's foreign agents which have to be paid by customers and are subject to change from time to time.

Foreign bonds

Category	Charge per item
Deposit/delivery of bonds	1/8% on face value (minimum US\$40, maximum US\$350 or its equivalent in other currencies)
Semi-annual safe custody charge ¹	0.03% of market value in HKD, half yearly (minimum HK\$100)
Commission on interest collection	US\$5 or its equivalent in other currencies
Commission on handling redemption	1/8% on redemption amount (minimum US\$40, maximum US\$350 or its equivalent in other currencies)
Agent commission fee on purchase/sale of bonds in the secondary market	0.25% on nominal value (minimum HK\$200 equivalent in the currency of the bond issued)

¹ The fee is not applicable to portfolios with nil holdings on the calculation date.

Notes:

- The above-mentioned charges do not include any out-of-pocket expenses which will be borne by customers and are subject to change from time to time.
- Charges on deposit/delivery of bonds, interest collection and handling redemption do not include the tariffs charged by BEA's foreign agents which have to be paid by customers and are subject to change from time to time.

Abbreviations:

BEA	The Bank of East Asia, Limited	CCASS	Central Clearing and Settlement System
CMU	Central Moneymarkets Unit	CSDC	China Securities Depository and Clearing Corporation Limited
CSRC	China Securities Regulatory Commission	HKSARG	The Government of the Hong Kong Special Administrative Region
HIBOR	Hong Kong Interbank Offered Rate	SAT	State Administration of Taxation of The People's Republic of China
HKSCC	Hong Kong Securities Clearing Company	SSE	Shanghai Stock Exchange
IPO	Initial Public Offering		
SEHK	The Stock Exchange of Hong Kong Limited		
SFC	The Securities and Futures Commission		

The above-mentioned fees and charges are valid as at February 2016. BEA reserves the right to amend or alter any of the said fees and charges and/or to introduce new fees and/or charges at any time with prior notice.

For all other charges for SupremeGold sub-accounts, please visit www.hkbea.com (click: Personal Banking/Bank Charges/General Services) or contact your Relationship Manager.

The Bank of East Asia, Limited
東亞銀行有限公司