

## i-Account - General fees

Category	Charge per item
<b>(A) Deposit services</b>	
Monthly service fee	Waived
Temporary overdraft charge	
• HKD current account	HK\$120 handling charge per transaction plus overdraft interest at BEA HKD Prime Rate or HIBOR (whichever is higher) + 8% p.a.
• USD current account	HK\$120 handling charge per transaction <sup>1</sup> plus overdraft interest at BEA USD Prime Rate + 8% p.a.
Paper statement fee <sup>2</sup>	HK\$20 (or its equivalent in other currencies) per account per half year
• BEA will charge the paper statement fee for one or more paper statements issued by BEA for each account within a half-year period (1 <sup>st</sup> January to 30 <sup>th</sup> June and 1 <sup>st</sup> July to 31 <sup>st</sup> December). Such fee will be debited against the relevant account.	
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
<b>(B) ATM card services</b>	
Annual fee for i-Account Card	HK\$50 per card
Re-issuance of i-Account Card due to loss of card	HK\$50 per card
Cash withdrawal performed via a UnionPay ATM worldwide <sup>3, 4</sup>	HK\$15 per transaction
Cash withdrawal performed via a BEA ATM in Mainland China or Macau <sup>5</sup>	HK\$15 per transaction
Cash withdrawal performed via a JETCO ATM in Mainland China or Macau <sup>6</sup>	HK\$25 per transaction
Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction

<sup>1</sup> Customers will be charged the equivalent amount in USD.

<sup>2</sup> Exemptions apply to accounts of minors (aged below 18), and senior citizens (aged 65 or above), the designated accounts of recipients under the Comprehensive Social Security Assistance Scheme/Social Security Allowance Scheme (including Old Age Allowance, Normal Disability Allowance, Higher Disability Allowance, and Old Age Living Allowance) (must provide relevant documents), the designated accounts of low-income earners (must apply for the fee waiver at a branch), and joint accounts in which one of the account holders is related to any of the above.

<sup>3</sup> 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.

<sup>4</sup> For those ATMs without account selection options, the first account of the ATM card in HKD will be selected as the withdrawal account.

<sup>5</sup> 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.

<sup>6</sup> 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:

Actual exchange rate for each foreign currency related transaction will be determined by the Bank at the time such transaction is effected and may be subject to fees and charges and/or additional mark-up depending on the banking services selected by the customer and the actual operating cost of the Bank incurred in the process.

## Services related to securities traded on the Stock Exchange of Hong Kong Limited

Category	Payable to	Charge per item
<b>(A) Trade-related services</b>		
Brokerage		
• Through i-Account Stock Investment Hotline	BEA	0.25% on gross consideration (minimum HK\$100 or its equivalent in the corresponding currency of the securities)
- Customer Service Representative (manned service)		
- Interactive Voice Recognition System	BEA	0.25% on gross consideration (minimum HK\$80 or its equivalent in the corresponding currency of the securities)
• Through the internet	BEA	0.25% on gross consideration (minimum HK\$80 or its equivalent in the corresponding currency of the securities)
• Through mobile phone	BEA	0.25% on gross consideration (minimum HK\$80 or its equivalent in the corresponding currency of the securities)
• Through BEA App	BEA	0.25% on gross consideration (minimum HK\$80 or its equivalent in the corresponding currency of the securities)
Transaction levy	SFC	0.0027% on gross consideration
Trading fee	SEHK	0.005% on gross consideration
Trading tariff	SEHK	Nil
Stamp duty	HKSARG	0.1% on gross consideration and rounded up to the nearest HK\$1
<b>(B) Scrip handling and settlement-related services</b>		
Securities deposit fee	BEA	Nil
Certificate deposit fee <sup>1, 2</sup> (including those deposited for settlement)	BEA	HK\$5 per board lot (minimum HK\$30, maximum HK\$500)
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 <sup>3</sup>	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

Category	Payable to	Charge per item
<b>(C) Information services</b>		
Fee for Real-time Stock Price Quotes Service <sup>4</sup>		
• Per Quote Access <sup>5, 6</sup>	BEA	600 free quotes are shared per month through internet and mobile phone channels, 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, SSE, and SZSE through northbound trading as at month end)
• Continuous Access	BEA	HK\$280 per month
The monthly fee will be waived if buy/sell transactions executed through BEA total HK\$300,000 (or its equivalent in other currencies) or more during that month		
<b>(D) Account maintenance</b>		
Semi-annual safe custody charge <sup>7</sup>	BEA	HK\$150
Stock balance or account confirmation fee	BEA	HK\$200 per confirmation
<b>(E) Nominee services and corporate actions</b>		
Bonus share/warrant collection fee	BEA	HK\$30 per transaction
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	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
• Physical scrips	BEA	HK\$30 per transaction
• Through CCASS	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
Handling fee for share consolidation, splitting, exchange	BEA	HK\$5 per board lot (minimum HK\$100, maximum HK\$500)
• Physical scrips	BEA	HK\$30 per transaction
• 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

Category	Payable to	Charge per item
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)
<b>(F) Financing and other services</b>		
Handling fee for application for new share issue	BEA	HK\$100 per application
• By written instruction	SEHK Participants	1% commission of new share issue successfully allotted
• Through the internet	BEA	HK\$30 per application
Handling fee for tendering for Exchange Fund Notes/CMU instruments	BEA	HK\$100 per application plus 0.1% commission of Exchange Fund Notes/CMU instruments successfully allotted
• By written instruction	BEA	HK\$30 per application
• Through the internet	BEA	HK\$30 per application
Handling fee for endorsement on IPO application form in name of customer	BEA	HK\$100 per application
IPO financing charges	BEA	Market rate/negotiable <sup>8</sup>
Handling fee for dividend/bonus claim		
• Cash dividend collection (each collection)	BEA	HK\$250 per claim
• 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

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

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

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

<sup>4</sup> Only Per Quote Access or Continuous Access service can be selected.

<sup>5</sup> Per Quote Access quota includes northbound trading of securities on SSE and SZSE.

<sup>6</sup> Any unused quotes will not be carried forward to the next month.

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

<sup>8</sup> IPO financing charges are negotiable and subject to certain conditions. Please contact your account opening branch for further information.

## Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect Trading Services

Category	Payable to	Charge per item
<b>(A) Trade-related services</b>		
Handling fee	SSE/SZSE	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
Brokerage		
• Through i-Account Stock Investment Hotline	BEA	0.25% on gross consideration (minimum CNY100)
- Customer Service Representative (manned service)		
• Through the internet	BEA	0.25% on gross consideration (minimum CNY80)
Stamp duty	SAT	0.1% on gross consideration (for sale transactions only)
<b>(B) Scrip handling and settlement-related services</b>		
Settlement instruction fee for securities deposit	BEA	Nil
Settlement instruction fee for securities delivery	BEA	CNY5 per board lot (minimum CNY100)
<b>(C) Information services</b>		
Fee for Real-time Stock Price Quotes Service <sup>1</sup>		
• Per Quote Access <sup>2, 3</sup>	BEA	600 free quotes are shared per month through internet and mobile phone channels, 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, SSE, and SZSE through northbound trading as at month end)
<b>(D) Account maintenance</b>		
Semi-annual safe custody fee <sup>4</sup>	BEA	0.03% of market value (in HKD equivalent) half yearly (minimum HK\$100)
Portfolio fee	HKSCC	0.008% p.a. on aggregate daily stock portfolio value (in HKD equivalent) and collected on a monthly basis

Category	Payable to	Charge per item
<b>(E) Nominee services and corporate actions</b>		
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

<sup>1</sup> Only Per Quote Access Service is provided.

<sup>2</sup> Per Quote Access quota includes securities traded on SEHK.

<sup>3</sup> Any unused quotes will not be carried forward to the next month.

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

### Abbreviations:

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

### Notes:

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

• The above-mentioned fees and charges are the latest and are valid as at January 2020. 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 custodial services and i-Account sub-accounts, please refer to the Bank Charges Guidebook or visit www.hkbea.com.

The Bank of East Asia, Limited