BEA東亞銀行

SupremeGold 顯卓理財

General fees

Category	Charge per item
(A) Deposit services	
Monthly service fee[1] To be waived under any of the following conditions: • Average Daily Relationship Balance[2] of HK$1,000,000 or above (or its equivalent in other currencies); or • Average daily investment balance[3] of HK$300,000 or above (or its equivalent in other currencies); or • Aggregate mortgage loan drawdown amount[4, 5, 6] of HK$5,000,000 or above (or its equivalent in other currencies); or • Aggregate payroll amount[7] in the preceding month of HK$60,000 or above (or its equivalent in other currencies); or • Aggregate annual premium for AIA's insurance policy[8] of HK$100,000 or above (or its equivalent in other currencies)	HK$250 per month
Temporary overdraft charge • 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.
Paper statement fee[10]	HK$10 (or its equivalent in other currencies) per account per month
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 the Chinese Mainland branches	HK$50 per transaction

Category	Charge per item
(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 - In Hong Kong - Overseas[11, 12, 15]	 HK$15 per transaction HK$50 per transaction
Cash withdrawal performed via a BEA ATM in the Chinese Mainland[13]	HK$15 per transaction
Cash withdrawal performed via a JETCO ATM in the Chinese Mainland or Macau[14]	HK$25 per transaction
Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK$10 per transaction
Payments at UnionPay merchant terminals in the Chinese Mainland	1% of transaction amount

[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, 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), and BEA Mandatory Provident Fund ("MPF") (excluding BEA occupational retirement schemes ("ORSO Schemes")).

[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 life insurance policy(ies) underwritten by AIA International Limited (incorporated in Bermuda with limited liability) and AIA Everest Life Company Limited 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] Exemptions apply to accounts of 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), joint accounts in which one of the account holders is related to any of the above.

[11] 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.

[12] For those ATMs without account selection options, the first account of the ATM card in HKD will be selected as the withdrawal account.

[13] 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.

[14] 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.

[15] The charge for a cash withdrawal made at a UnionPay ATM in the Chinese Mainland using a Dual Currency ATM Card is CNY50 if debited from a Renminbi (RMB) account, and HK$50 if debited from a Hong Kong dollar (HKD) account.

Notes:

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

Remittance

Category	Charge per item
Outward remittance[1]	
Issuance of telegraphic transfer[2]	
- Via branch	HK$50 handling fee plus cable charge
- Via BEA Online/ BEA Mobile	HK$20 (or its equivalent in other currencies) handling fee plus HK$80 (or its equivalent in other currencies) cable charge
- For payment details on telegraphic transfer in Chinese	Additional HK$200

[1] BEA is entitled to reimbursement from the applicants/remitters for all charges incurred outside Hong Kong.
[2] This service is only available to BEA account holders.

Services related to securities traded on Hong Kong Exchanges and Clearing Limited

Category	Payable to	Charge per item
(A) Trade-related services		
Brokerage • Through a SupremeGold Centre	BEA	0.25% on gross consideration (minimum HK$100 or its equivalent in the corresponding currency of the securities)
• Through SupremeGold Stock Investment Hotline - Customer Service Representative (manned service)	BEA	0.25% on gross consideration (minimum HK$100 or its equivalent in the corresponding currency of the securities)
- Interactive Voice Recognition System	BEA	0.18% on gross consideration (minimum HK$80 or its equivalent in the corresponding currency of the securities)
• Through BEA SmarTrade Online or Mobile Platform	BEA	0.15% on gross consideration (minimum HK$80 or its equivalent in the corresponding currency of the securities)
Transaction levy	SFC	0.0027% on gross consideration
AFRC Transaction Levy	AFRC	0.00015% on gross consideration
Trading fee	HKEX	0.00565% on gross consideration
Trading tariff	HKEX	Nil
Stamp duty	HKSARG	0.1% on gross consideration and rounded up to the nearest HK$1
Stocks Monthly Investment Plan Handling Fee	BEA	0.25% of monthly investment amount per stock (minimum HK$30)
Monthly Investment Amount or Investment Portfolio Readjustment Fee	BEA	Nil
Plan Termination Fee	BEA	Nil
(B) Scrip handling and settlement-related services		
Securities deposit fee	BEA	Nil
Certificate deposit fee[1, 2] (including	BEA	HK$5 per board lot (minimum

Category	Payable to	Charge per item
those deposited for settlement)		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[3]	HKSARG	HK$5 per transfer deed
Stock settlement fee	CCASS	0.0042% on gross consideration
Money settlement fee	BEA	Nil
Compulsory share buy-back fee	BEA	Nil
(C) Information services		
Fee for Real-time Stock Price Quotes Service[4] • Per Quote Access[5, 6] 1,800 free quotes are shared per month through BEA Online, 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 HKEX, SSE and SZSE through northbound trading as at month end) • 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 BEA	HK$0.1 per quote (minimum HK$10, maximum HK$280 per month) 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
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)
(E) Nominee services and corporate actions		

Category	Payable to	Charge per item
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		
• Physical scrips	BEA	HK$5 per board lot (minimum HK$100, maximum HK$500)
• Through CCASS	BEA	HK$30 per transaction
Handling fee for share consolidation, splitting, exchange		
• Physical scrips	BEA	HK$5 per board lot (minimum HK$100, maximum HK$500)
• 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		
• By written instruction	BEA	HK$100 per application
	HKEX Participants	1% commission of new share issue successfully allotted
• Through BEA Online	BEA	Nil
Handling fee for tendering for Exchange Fund Notes/CMU instruments		
• By written instruction	BEA	HK$100 per application plus 0.1% commission of Exchange Fund Notes/CMU instruments successfully allotted
• Through BEA Online	BEA	Nil
Handling fee for endorsement on IPO application form in name of customer	BEA	HK$100 per application

Category	Payable to	Charge per item
IPO financing charges	BEA	Market rate/negotiable[8]
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

[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 and SZSE.
[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 and Shenzhen-Hong Kong Stock Connect Trading Services

Category	Payable to	Charge per item
(A) Trade-related services		
Handling fee	SSE/SZSE	Stock: 0.00341% of transaction amount (Charged in CNY) ETFs: 0.004% of transaction amount (Charged in CNY)
Securities management fee	CSRC	Stock: 0.002% of transaction amount (Charged in CNY) ETFs: Waived
Transfer fee	CSDC & HKSCC	Stock: 0.003% of transaction amount (Charged in CNY) (0.001% and 0.002% charged by CSDC and HKSCC respectively) ETFs: 0.002% of transaction amount (Charged in CNY) (Charged by HKSCC)
Brokerage		
• Through a SupremeGold Centre	BEA	0.25% on gross consideration (minimum CNY100)
• Through SupremeGold Stock Investment Hotline - Customer Service Representative (manned service)	BEA	0.25% on gross consideration (minimum CNY100)
• Through BEA SmarTrade Online or Mobile Platform	BEA	0.15% on gross consideration (minimum CNY80)
Stamp duty	SAT	0.05% of transaction amount (Sell transaction only) (Charged in CNY) ETFs: Waived
(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[1]		
• Per Quote Access[2, 3] 1,800 free quotes are shared per month through BEA Online, plus an additional 200 free quotes for every HK$50,000 (or its equivalent in other currencies) in transactions executed	BEA	HK$0.1 per quote (minimum HK$10, maximum HK$280 per month)

Category	Payable to	Charge per item
(calculated based on the aggregate transaction volume of securities traded on HKEX, SSE, and SZSE through northbound trading as at month end)		
(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	HKSCC	0.008% p.a. on aggregate daily stock portfolio value (in HKD equivalent) and collected on a monthly basis
(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] Only Per Quote Access service is provided.
[2] Per Quote Access quota includes securities traded on HKEX.
[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, HKEX, HKSARG, CCASS, HKSCC, SSE, SZSE, CSRC, CSDC, SAT, Share Registrar, or HKEX Participants and are subject to change at any time without prior notice.

US Stock Trade Services (Only applicable to BEA SmarTrade)

Category	Payable to	Charge per item
(A) Trade-related services		
Brokerage • Through SupremeGold Stock Investment Hotline -Customer Service Representative (manned service)	BEA	0.25% of transaction amount (minimum USD18)
• Through BEA SmarTrade Online or Mobile Platform	BEA	0.15% of transaction amount (minimum USD10)
SEC Fee [1,2]	SEC	Nil
American Depository Receipt (ADR) Fee [3]	Depository Receipts Agent	USD0.01 - 0.05 per share
Stocks Monthly Investment Plan Handling Fee	BEA	USD8 per stock
Monthly Investment Amount or Investment Portfolio Readjustment Fee	BEA	Nil
Plan Termination Fee	BEA	Nil
(B) Scrip handling and settlement-related services		
Settlement instruction fee for securities deposit	BEA	Nil
Settlement instruction fee for securities delivery	BEA	USD50 per stock
(C) Account maintenance		
Semi-annual safe custody fee[4]	BEA	0.03% of market value (in HKD equivalent) half yearly (minimum HK$100)
(D) Nominee services and corporate actions		
Commission on dividend collection[5]	BEA	0.5% on gross dividend amount (minimum USD2.5)
Other Corporate Actions	Customers will need to pay if there is any out of pocket cost incurred.	

[1] Only applicable to sell transaction
[2] SEC fee is subject to review by U.S. Securities Commission (SEC) from time to time. Charges are subject to change without notice.
[3] Customers holding ADRs may be charged ADR fee regularly (e.g. annually) by the Depository Receipts Agent through BEA. ADR fee is subject to the final confirmation from the Depository Receipts Agent and the captioned price range is for reference only.
[4] The fee is not applicable to portfolios with nil holdings on the calculation date.
[5] US withholding tax will be deducted when dividends are paid

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.

CMU instruments

Category	Charge per item
Deposit/delivery transaction charges • 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 • No change of beneficial ownership - Customer own name to nominee name - Nominee name to customer own name • Change of beneficial ownership - 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 • 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
Transaction cost for buying and selling equities	
• Handling fee (minimum transaction amount HK$500,000)	0.3% on gross consideration (minimum HK$500 or its equivalent in the corresponding currency of the securities)
• Brokerage *(for reference only)*	
- Asia	0.3% (minimum SGD10 for Singapore)
- Australia	0.3% - 0.5% (minimum US$50)
- Europe	0.2% - 0.3% (minimum US$50 - US$100); stamp duty of 0.5% applicable to United Kingdom by transaction
- Japan	0.25% - 1.15% (minimum JPY2,500)
- United States of America	US$0.1 per share or 0.25% (minimum US$50 - US$100)
• Other market fees and out-of-pocket expenses (which including but not limited to levy, clearing and custodian fee)	Borne by the customer
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 • Buy / Sell / Transfer-in • Transfer-out	 Nil 1/8% on face value (minimum US$40, maximum US$350 or its equivalent in other currencies)
Semi-annual safe custody charge[1]	Nil
Commission on interest collection	Nil
Commission on handling redemption	Nil
Agent commission fee on purchase/sale of bonds in the secondary market *(Only applicable when BEA acts as Agent)*	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		
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
HKEX	Hong Kong Exchanges and Clearing Limited		
SFC	The Securities and Futures Commission	SSE	Shanghai Stock Exchange
SZSE	Shenzhen Stock Exchange	SEC	United States Securities and Exchange Commission

The above-mentioned fees and charges are the latest information as of January 2027. 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