BEA東亞銀行

Dear Customer,

Re: Notice of Revision on "SupremeGold Account Fees" and "SupremeGold Private Terms and Conditions"

The Bank of East Asia, Limited (the "Bank") will revise "SupremeGold Account Fees" and "SupremeGold Private Terms and Conditions" to reflect the changes in SupremeGold and SupremeGold Private monthly service fee waiver conditions starting from 1st January, 2027 as listed below:

**Revised "SupremeGold Account Fees"**

| Category | Charge per item |
|---|---|
| (A) Deposit services | |
| 1. Monthly service fee[1]<br><br>(For SupremeGold/SupremeGold Private) | HK$250 per month |
| **Following conditions for fee waivers before 1st January, 2027:**<br>• Average Daily Relationship Balance[2] of HK$500,000 or above (or its equivalent in other currencies); or<br>• Aggregate mortgage loan drawdown amount[4,5,6] of HK$3,000,000 or above (or its equivalent in other currencies). | **Following revised conditions for fee waivers starting from 1st January, 2027:**<br>• Average Daily Relationship Balance[2] of HK$1,000,000 or above (or its equivalent in other currencies); or<br>• Aggregate mortgage loan drawdown amount[4, 5,6] of HK$5,000,000 or above (or its equivalent in other currencies). |

[1] The monthly service fee will be debited against the customer's SupremeGold/SupremeGold Private – 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/SupremeGold Private sub-accounts, the accounts/plans that have been selected to be incorporated into the SupremeGold/ SupremeGold Private 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")).

[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/ SupremeGold Private Account statement.

[6] Applicable property types include residential, village house, office, and shop.

To facilitate the implementation of the above revisions to the monthly service fee waiver conditions, a six-month transitional period will be provided. The revised Average Daily Relationship Balance requirement for monthly service fee assessment will only take effect from 1 July 2027. During the transitional period, the existing monthly service fee arrangement will remain unchanged

**Revised SupremeGold Private Terms and Conditions**

| Clause | Prevailing (Before 1st January, 2027) | Revised (Starting from 1st January, 2027) |
|---|---|---|
| A. Eligibility | | |
| 2. | Before 1st January, 2027:<br>SupremeGold Private is available to any personal holder of a SupremeGold Account who maintains an Average Daily Relationship Balance of HK$5,000,000 or above (or its equivalent). After joining, the eligibility of a customer for SupremeGold Private will be reviewed from time to time. At the time of review, the Average Daily Relationship Balance of the SupremeGold Private customer should be HK$5,000,000 or above (or its equivalent). If the SupremeGold Private customer is unable to meet the Average Daily Relationship Balance required for SupremeGold Private, the Bank has the right to terminate that customer's SupremeGold Private service after giving at least 1 month's notice. | Starting from 1st January, 2027:<br>SupremeGold Private is available to any personal holder of a SupremeGold Account who maintains an Average Daily Relationship Balance of HK$8,000,000 or above (or its equivalent). After joining, the eligibility of a customer for SupremeGold Private will be reviewed from time to time. At the time of review, the Average Daily Relationship Balance of the SupremeGold Private customer should be HK$8,000,000 or above (or its equivalent). If the SupremeGold Private customer is unable to meet the Average Daily Relationship Balance required for SupremeGold Private, the Bank has the right to terminate that customer's SupremeGold Private service after giving at least 1 month's notice. |

**Notes:**

- For more details of the changes listed above, please refer to the "SupremeGold Account Fees" and "SupremeGold Private Terms and Conditions" via www.hkbea.com(Home>Personal Banking>SupremeGold Private>Useful Information).
- The above changes shall be binding on customers if customers continue using the services or retain their account(s) with the Bank on or after 1st January 2027. The Bank may not be able to continue providing services to you if you do not accept the above changes. If you have any enquiries or do not accept the above changes, please contact the Bank through enquiry hotline at 2211 1333.
- Should there be any discrepancy between the English and the Chinese versions of this notice, the English version shall apply and prevail.

Enquiry Hotline: 2211 1333 Website:www.hkbea.com

Yours faithfully,
The Bank of East Asia, Limited