

General Services

Account services

Category	Charge per item
Auto-pay (HKD, RMB, and USD)	
1. Debit/credit a BEA account - Manually - By MAS	HK\$1.5 (minimum HK\$100 per instruction) Nil
2. Debit/credit an account held at another bank - Manually - By MAS	HK\$4 (minimum HK\$150 per instruction) HK\$1.5 (minimum HK\$50 per instruction)
3. Accept a cheque from another bank to be credited to a BEA account	HK\$1.5
4. Return/rejection of auto-pay instruction due to insufficient funds	HK\$150 (RMB/USD equivalent is collected for RMB/USD auto-pay)
Standing instruction (HKD and RMB)	
1. Debit/credit a BEA account - Initial charge (Periodical) - Amendment	HK\$70 HK\$100
2. Debit/credit an account held at another bank - One time - Periodically • Initial charge • Amendment	HK\$100 HK\$100 HK\$100
3. Return/rejection of standing instruction due to insufficient funds	HK\$150 (RMB equivalent is collected for RMB standing instruction)
Safe deposit box service	
1. Annual fee per box	Please refer to the rental schedule provided by the relevant branch
2. Deposit per box (including 2 keys)	Please refer to the rental schedule provided by the relevant branch
3. Report lost key(s) - 1 key - 2 keys	HK\$200 HK\$800 (excluding the charge for the box to be opened by a locksmith)
4. Overdue charge An overdue charge will be levied by BEA if the safe deposit box rental fee is not paid within 2 months from its payment due date.	HK\$100 per safe deposit box per year
Cashier's order (HKD, RMB, and USD)¹	
1. Issuance	HK\$70

Category	Charge per item
Cashier's order (HKD, RMB, and USD)¹ 2. Report loss	HK\$100 plus HK\$331 (or such other amount as determined by Hong Kong Interbank Clearing Limited from time to time) collected on behalf of Hong Kong Interbank Clearing Limited for the issuance of a circular on the loss of the cashier's order
Gift cheque BEA customers	HK\$10
Cash deposit² 1. HKD coins - Up to 200 coins per customer (account holder) per day - Over 200 coins per customer (account holder) per day 2. HKD notes - Up to 200 notes or HK\$50,000 (whichever is reached first) per customer (account holder) per day - Over 200 notes or HK\$50,000 (whichever is reached first) per customer (account holder) per day 3. RMB notes - Up to CNY20,000 per account per day³ - Over CNY20,000 per account per day 4. Foreign currency notes (excluding RMB) BEA GOAL customers: - For each transaction per customer (account holder) per day Other Accounts' customers: ⁴ - Up to 100 notes per customer (account holder) per day - Over 100 notes per customer (account holder) per day	Nil 2% of total deposit amount (minimum HK\$55 per transaction) Nil 0.5% of total deposit amount (minimum HK\$55 per transaction) 0.25% of total deposit amount (minimum HK\$50 per transaction) 0.25% of total deposit amount (minimum HK\$50 per transaction) 0.5% of total deposit amount (minimum HK\$50 per transaction) Nil 0.5% of total deposit amount (minimum HK\$50 per transaction)
Bulk cheque deposit² 1. The first 20 cheques per customer (account holder) per day 2. For each additional cheque over 20 cheques per customer (account holder) per day Remarks: Cheque deposit at branch counter is not applicable for BEA GOAL customers.	Nil HK\$2
HKD coin exchange service 1. \$1, \$2, \$5, or \$10 2. 10¢, 20¢, or 50¢	HK\$5 per bag HK\$5 per bag

Category	Charge per item
Cheque marked good for payment 1. Presented by bank 2. Presented by customer	HK\$200 plus drawee bank charge HK\$100
Cheque marked rate for customer	HK\$200 plus drawee bank charge
Balance certificate	HK\$200 per certificate
Bank confirmation of information for audit purposes - Physical delivery in form of mailing - Email delivery	HK\$330 per account (minimum HK\$650) Additional HK\$100 per request No additional charge
Bank reference letter	HK\$300
Banker's endorsement	HK\$150
Signature verification	HK\$150
Business registration search	HK\$200
Limited company search	HK\$200
Handling charge for the opening of overseas company account	HK\$10,000 per account (or its equivalent in other currencies)
Introduction letter in respect of Visa application to consulate	HK\$300
Paper statement fee^{5, 6} - BEA GOAL customers - Other Accounts' customers ⁷	HK\$20 (or its equivalent in other currencies) per account per month HK\$10 (or its equivalent in other currencies) per account per month
Paper statement request for deposit accounts (ad hoc)	HK\$70 per statement (or its equivalent in other currencies)
Monthly maintenance fee	Waived
Deposit charge	Please refer to BEA website for details (click: Personal Banking/Bank Charges/Deposit Charge)
Personal data access request	Circumstantial (maximum HK\$500 per request) ⁸
Copying service 1. Bank document 2. Accounts transaction history - For 1 year - For 2 years - For 3 years - For more than 3 years	HK\$50 per page HK\$250 per account HK\$750 per account HK\$1,000 per account HK\$1,000 per account per year thereafter
Copy of cheque	HK\$50 per cheque

Category	Charge per item
Facsimile	
1. Within Hong Kong - First 5 pages - Each subsequent page over 5 pages	HK\$20 per page (minimum HK\$100) HK\$50 per page
2. Outside Hong Kong	HK\$80 per page (minimum HK\$100)

Category	Charge per item
Corporate account opening fee	HK\$800 per application
Company account application fee⁹	HK\$10,000 per request
Customers subject to the fee include the below:	
- Company in special industries (including but not limited to the below): • Casinos and other types of gambling operations • Money services businesses, including money/currency exchange, money transfer/remittance agent and cheque cashing • Production or distribution of arms or other military products • Operators of schemes related to virtual commodities such as entities operating virtual commodities-exchange, brokerage or transaction-processing services (including provision of machines/channels that facilitate the sale and purchase of virtual commodities) - Company with 3 or more layers in its corporate structure - Company without physical presence (e.g. registered business address at secretarial/accounting firm) and without business operating office in Hong Kong - Limited Company in receivership/liquidation - Trust account	

¹ This service is only available to BEA account holders.

² 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), joint accounts in which one of the account holders is related to any of the above, accounts of the HK government and non-profit making organisations.

³ Exemptions apply to SupremeGold Account customers.

⁴ Other accounts refer to the accounts except BEA GOAL, including HKD current, RMB current, USD current, multi-currency statement savings, savings, time deposit, SupremeGold Account, Supreme Account, i-Account, and CorporatePlus Account.

⁵ A paper statement fee applies to the following accounts: HKD current, RMB current, USD current, multi-currency statement savings, SupremeGold Account, Supreme Account, BEA GOAL, i-Account, and CorporatePlus Account.

⁶ 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), joint accounts in which one of the account holders is related to any of the above, accounts of the HK government and non-profit making organisations, and collection accounts.

⁷ Other accounts refer to the accounts except BEA GOAL, including HKD current, RMB current, USD current, multi-currency statement savings, SupremeGold Account, Supreme Account, i-Account, and CorporatePlus Account.

⁸ BEA will inform the data requestor individually of the actual handling charge and will only process the request upon receiving the requestor's acceptance.

⁹ Not applicable to CorporatePlus - Business Start Account.

Remark:

"CNY" and "RMB" are abbreviations of renminbi/Chinese yuan.

Deposit services

Category	Charge per item
Current account (HKD, RMB, and USD)	
1. Cheque returned by BEA - Due to insufficient funds • HKD current account • USD current account • RMB current account (due to insufficient funds or the amount of a single cheque exceeds CNY80,000) - Due to technical error • HKD current account • RMB current account • USD current account	HK\$160 HK\$150¹ CNY200 HK\$100 CNY50 HK\$100¹
2. Cheque handling fee (RMB current account only) - Top-up arrangement for a RMB current account with insufficient funds (transferring funds from a deposit account)	1% on the total amount of transfer (minimum CNY200)
3. Stop cheque request	HK\$150 per instruction ^{1, 2}
4. Cancellation of stop cheque request	HK\$100 per instruction ^{1, 2}
5. Cheque book delivery - By ordinary mail - By registered mail	Nil HK\$25 plus postage^{1, 2}
6. Temporary overdraft charge - HKD current account - RMB current account - USD current account	HK\$120 handling charge per transaction plus overdraft interest at BEA HKD Prime Rate or HIBOR (whichever is higher) + 8% p.a. HK\$120 handling charge per transaction² plus overdraft interest at BEA RMB Prime Rate + 8% p.a. HK\$120 handling charge per transaction¹ plus overdraft interest at BEA USD Prime Rate + 8% p.a.
Savings account (HKD and foreign currencies)	
1. Report loss of passbook or chop ³	HK\$100 (or its equivalent in other currencies)
2. Passbook damaged ³	HK\$100 (or its equivalent in other currencies)
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)

¹ USD current account customers will be charged the equivalent amount in USD.

² RMB current account customers will be charged the equivalent amount in RMB.

³ 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), joint accounts in which one of the account holders is related to any of the above, accounts of the HK government and non-profit making organisations.

Card services

Category	Charge per item
BEA Mastercard Debit Card	
1. Annual fee	Waived
2. Card re-issuance due to loss / damage of card	HK\$50 per card
3. Cash withdrawal performed in Hong Kong	
- BEA ATM ¹	Waived
- JETCO ATM ¹	Waived
- Mastercard / CIRRUS ATM	HK\$30 per transaction
4. Cash withdrawal performed overseas via Mastercard / CIRRUS ATM ^{2, 3, 4, 5}	Waived
5. Payment at Mastercard merchant Point-of-Sale / Online purchase	
- For supported foreign currencies ^{3, 4}	Waived
- For non-supported foreign currencies ^{3, 5}	1.95% of the transaction amount
6. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction
7. Transactions in Hong Kong dollars incurred outside of Hong Kong ⁶	1% of transaction fee on the relevant transactions in Hong Kong dollars made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction). This fee is charged by Mastercard.
8. Chargeback handling fee ^{7, 8}	HK\$150 per transaction
ATM card	
1. Annual fee ⁹	HK\$50 per card ¹⁰
2. Card re-issuance due to loss of card	HK\$50 per card ¹¹
3. Instant card re-issuance due to damage of card ¹²	
- Cyberbanking Card	HK\$50 per card
- Dual Currency ATM Card	CNY30 per card
4. Cash withdrawal performed via a BEA ¹³ / JETCO ¹⁴ ATM in Hong Kong	Waived
5. Cash withdrawal performed via a JETCO ATM in the Chinese Mainland or Macau ¹⁴	HK\$25 per transaction
6. Cash withdrawal performed via a BEAJETCO ATM in the Chinese Mainland ¹³	
- ATM card or credit card (applicable to deposit accounts linked to a credit card only) with UnionPay symbol	HK\$15 per transaction
- Credit card with PLUS/CIRRUS symbol (applicable to deposit accounts linked to a credit card only)	HK\$25 per transaction

Category	Charge per item
7. Cash withdrawal performed via a PLUS¹⁵ /CIRRUS¹⁶ ATM (also applicable to deposit accounts linked to a credit card)¹⁷ - In Hong Kong - Overseas	HK\$30 per transaction HK\$50 per transaction
8. Cash withdrawal performed via a UnionPay ATM (also applicable to deposit accounts linked to a credit card) - In Hong Kong - Overseas^{17, 18, 19, 20}	HK\$15 per transaction HK\$50 per transaction
9. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction
10. Payments at UnionPay merchant terminals in the Chinese Mainland	1% of transaction amount
Credit Card Charge for over-the-counter payment^{21, 22}	HK\$40 each transaction per credit card

- ¹ If the transaction currency is Renminbi, the withdrawal amount is converted into Hong Kong dollars at the daily exchange rate set by BEA or JETCO member banks and shown on the ATM screen while processing the transactions.
- ² Surcharges of overseas local banks (if applicable) may be levied by the overseas ATM operator on top of the above fee(s) and charge(s) related to cash withdrawal performed overseas and the surcharges notification will be shown on the ATM screen while processing the transaction.
- ³ The supported currencies of BEA Mastercard Debit Card are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, SGD, USD.
- ⁴ Any foreign currency transactions of supported currencies through overseas ATMs / Mastercard Point-of-sale terminals / online purchase will be debited from your respective foreign currency account if you have sufficient foreign currency. If you don't have sufficient respective foreign currency to complete the transaction, the entire amount of foreign currency transaction will be converted into Hong Kong dollars at the Bank's prevailing exchange rate. If necessary, the exchange rate can be sought on the BEA website.
- ⁵ Any foreign currency transactions other than the above supported currencies through overseas ATMs / Mastercard Point-of-sale terminals / online purchase, the amount of foreign currency transactions will be converted into Hong Kong dollars according to the exchange rate determined by Mastercard on the date of conversion. And 1.95% of transaction fee of such Hong Kong dollars amount will be charged by the Bank (which already includes any fee charged by Mastercard). If necessary, the exchange rate can be sought on the Mastercard website.
- ⁶ Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at overseas ATMs / Mastercard Point-of-sale terminals / online purchase (if applicable), such option is a direct arrangement offered by the ATM operators / merchants and not the card issuer. In such cases, customers are reminded to find out from the merchants or ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong dollars may involve a higher cost than settling in foreign currency.
- ⁷ A Chargeback handling fee will be levied if it is finally proved that the Cardholder is liable for the disputed transactions.
- ⁸ This fee will be levied to principal cardholder account.
- ⁹ No annual fee for Private Banking ATM Card, SupremeGold Card, Supreme Account Card, BEA GOAL Card, Youth i-Account and CorporatePlus Account Card.
- ¹⁰ The charge for Dual Currency ATM Card is CNY50. The annual fee will be automatically debited from your Renminbi deposits on the card fee due date. If your designated account has insufficient funds in Renminbi, the annual fee will be converted into the equivalent amount in HKD and automatically debited from your Hong Kong Dollar deposits.
- ¹¹ The charge for Dual Currency ATM Card is CNY50.
- ¹² Only applicable to Cyberbanking Card and Dual Currency ATM Card.
- 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 For ATM transactions made abroad, settled in HKD and routed through the PLUS network, if the transaction is in the local currency, the withdrawal amount is converted to HKD at the daily exchange rate set by VISA plus 1% conversion charge. If necessary, the exchange rate can be sought on the VISA website.
- ¹⁶ For ATM transactions settled in HKD and routed through the CIRRUS network, if the transaction is in the local currency, the withdrawal account is converted to USD first and then to HKD, at the daily exchange rate set by Mastercard. If necessary, the exchange rate can be sought on the Mastercard website.
- ¹⁷ For those ATMs without account selection options, the first account of the ATM card in HKD will be selected as the withdrawal account; for Renminbi withdrawals using a Dual Currency ATM card in the Chinese Mainland and routed through the UnionPay network, the Renminbi account will be the designated withdrawal account.
- ¹⁸ When using an ATM card with UnionPay symbol to withdraw cash at an ATM displaying both the JETCO and UnionPay symbols, the transaction will be processed via the JETCO network. A HK\$25 service charge will be levied and automatically debited from the transacting account.
- ¹⁹ 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.
- ²⁰ 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.
- ²¹ This fee is not applicable to the Dual Currency Credit Card and BEA CENTENNIAL World Elite Mastercard.
- ²² The charge will be shown on the next credit card statement.

Remark:

"CNY" and "RMB" are abbreviations of Chinese yuan / Renminbi.

Remittance and money exchange

Category	Charge per item
Inward remittance	
1. Inward remittance credited to a BEA account ^{1,5} via telegraphic transfer	HK\$65 (or its equivalent in other currencies)
2. Inward remittance credited to a BEA account ^{1,5} via Clearing House Automated Transfer System ("CHATS")	HK\$15 (or its equivalent in other currencies)
3. Inward remittance returned via telegraphic transfer	Cable Charges and correspondent bank charges (if any)
4. Inward remittance via CHATS returned	HK\$200 (or its equivalent in other currencies)
Outward remittance²	
1. Issuance of telegraphic transfer ³	
- Via branch	
• SupremeGold account	HK\$50 handling fee plus cable charge
• Other account	HK\$200 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
- Via BEA Corporate Online	HK\$20 (or its equivalent in other currencies) handling fee plus HK\$100 (or its equivalent in other currencies) cable charge
- For payment details on telegraphic transfer in Chinese	Additional HK\$200
2. Cable charge	
- Telegraphic transfer to beneficiary's account with BEA overseas branches	HK\$100
- Telegraphic transfer to beneficiary's account with other bank	HK\$130
3. Commission in lieu of exchange	- 0.25% of the remittance amount (minimum HK\$100, maximum HK\$1,000) - Waived for remitting HKD/ USD from Hong Kong to the Chinese Mainland
4. Additional handling charge for instructing full payment amount to BEA's correspondent bank ⁴	
- Via branch	
Within Hong Kong (local payment)	HK\$250
Outside Hong Kong	
- EUR	0.1% of the remittance amount (minimum EUR30, maximum EUR300)
- GBP	GBP20
- JPY	0.1% of the remittance amount (minimum HK\$250)

Category	Charge per item
- PHP	0.15% of the remittance amount (minimum HK\$250)
- RMB • To the Chinese Mainland	- CNY13 (if China National Advanced Payment System ("CNAPS") bank code/Society for Worldwide Interbank Financial Telecommunication ("SWIFT") code is provided) - CNY60 (if no CNAPS bank code/SWIFT code is provided)
- Currencies except EUR, GBP, JPY & PHP • To Malaysia • To other countries	0.03% of the remittance amount (minimum HK\$250, maximum MYR500) HK\$250
- Via BEA Online / BEA Mobile	
Within Hong Kong (local payment)	HK\$250
Outside Hong Kong	
- EUR	0.1% of the remittance amount (minimum EUR30, maximum EUR300)
- GBP	GBP20
- JPY	0.1% of the remittance amount (minimum JPY5,000)
- RMB • To the Chinese Mainland	CNY13
- Currencies except EUR, GBP & JPY • To Malaysia • To other countries	0.03% of the remittance amount (minimum HK\$250, maximum HK\$1,000) HK\$250
5. Amendment/cancellation to telegraphic transfer	HK\$250 plus cable charge and correspondent bank charges (if any)
6. Investigation of remittance	
- Telegraphic transfer/demand draft	HK\$250 plus cable charge and correspondent bank charges (if any)
7. Outward remittance via CHATS	HK\$180
- Additional handling charges for instructing full payment to beneficiary bank (applicable to branch only)	HK\$250
- For payment details in Chinese	Additional HK\$200
	<u>BEA Mobile</u>
- In USD	HK\$100 (or its equivalent in USD)
- In EUR	HK\$100 (or its equivalent in EUR)
	<u>BEA Corporate Online</u>
- In HKD	HK\$30
- In RMB	HK\$30 (or its equivalent in RMB)

Category	Charge per item
- In USD	HK\$50 (or its equivalent in USD)
8. For local outward remittance via BEA Online	<u>BEA Online</u>
- In HKD	Nil
- In RMB	Nil
	<u>BEA Corporate Online</u>
- In HKD	
• Below HK\$1,000,000 per transaction	Nil
• Equal to or over HK\$1,000,000 per transaction	HK\$30
- In RMB	
• Below CNY1,000,000 per transaction	Nil
• Equal to or over CNY1,000,000 per transaction	CNY30

Category	Charge per item	
Demand draft/foreign currency cheque service		
1. Demand draft drawn on BEA in foreign currency		
- Remit in original currency via telegraphic transfer	0.25% of the remittance amount (minimum HK\$250)	
- In exchange of original currency notes	0.25% of the remittance amount (minimum HK\$60)	
2. Cheque sent for collection	HK\$200 plus postage and correspondent bank charges (if any) (or its equivalent in other currencies)	
3. Purchase/deposit of foreign cheque	0.3% of the cheque amount (minimum HK\$100) per cheque plus postage and correspondent bank charge (if any) (or its equivalent in other currencies)	
4. Purchase/deposit of foreign cheque returned	HK\$150 per cheque plus correspondent bank charge (if any) (or its equivalent in other currencies)	
5. Issuance of demand draft ³	HK\$200	
6. Stop payment of demand draft	HK\$300 plus cable charge and correspondent bank charges (if any)	
Money exchange		
Commission in lieu of exchange	<u>USD transaction</u>	<u>Other currencies</u>
- Telegraphic transfer exchanged for:		
• Draft/cheque	Nil	Nil
• Notes	0.25%	0.25%
- Draft/cheque drawn in the country of the cheque currency exchanged for:		
• Telegraphic transfer	0.25%	0.5%
• Notes	0.25%	0.25%
- Draft/cheque drawn outside the country of the cheque currency exchanged for:		
• Telegraphic transfer	0.5%	0.5%
• Notes	0.5%	0.5%
- Large USD notes exchanged for:		
• Telegraphic transfer	0.25%	
• Draft/cheque	0.25%	
• Small notes	Nil	
- Small USD notes exchanged for:		
• Telegraphic transfer	0.25%	
• Draft/cheque	0.25%	
• Large notes	0.25%	
- Notes (other than USD) exchanged for:		
• Telegraphic transfer	0.25%	
• Draft/cheque	0.25%	

¹ Exemption applies to collection account holders.

² BEA is entitled to reimbursement from the applicants/remitters for all charges incurred outside Hong Kong.

³ This service is only available to BEA account holders.

⁴ For remittance not dominated in domestic currency, please refer to BEA for details.

⁵ Exemption applies to the following account types: BEA GOAL Account, i-Account, Supreme Account, SupremeGold Account and SupremeGold Private Account.

Remark:

"CNY" and "RMB" are abbreviations of renminbi/Chinese yuan.

Category	Charge per item
Fund transfer	
1. To a local BEA account	Nil
2. To a BEA China account	HK\$100 (or its equivalent in other currencies)
3. To a BEA UK Branch account	HK\$100 (or its equivalent in other currencies) <u>BEA Mobile</u>
4. To Thailand merchant via FPS QR Payment	1% of the payment amount
Remittance	
1. Telegraphic transfer	
- Issuance	HK\$20 (or its equivalent in other currencies) per transfer
- Cable charge	HK\$80 (or its equivalent in other currencies) per transfer
- Commission in lieu of exchange (for telegraphic transfer in HKD only)	- 0.25% of the remittance amount (minimum HK\$100, maximum HK\$1,000) (or its equivalent in other currencies) - Waived for remitting HKD from Hong Kong to the Chinese Mainland
2. For local outward remittance	
- In HKD	Nil
- In RMB	Nil
Cheque	
1. Stop cheque request	HK\$150 per instruction (or its equivalent in other currencies)
2. Cheque book delivery	
- By ordinary mail	Nil
- By registered mail	HK\$25 plus postage (or its equivalent in other currencies)
Statement request (ad hoc)	
1. Deposit accounts	
- Paper statement	HK\$70 per statement (or its equivalent in other currencies)
- E-statement	HK\$20 per statement (or its equivalent in other currencies)
2. Credit card account (paper statement only)	HK\$50 per copy

Category	Charge per item
Fund transfer 1. To a local BEA account 2. To a BEA China account	Nil HK\$100 (or its equivalent in other currencies)
Remittance 1. Telegraphic transfer - Issuance - Cable charge - Commission in lieu of exchange (for telegraphic transfer in HKD only) - Remitter to bear correspondent bank charges 2. CHATS - In HKD - In RMB - In USD - Remitter to bear correspondent bank charges 3. For local outward remittance - In HKD • Below HK\$1,000,000 per transaction • Equal to or over HK\$1,000,000 per transaction - In RMB • Below CNY1,000,000 per transaction • Equal to or over CNY1,000,000 per transaction	HK\$20 (or its equivalent in other currencies) per transfer HK\$100 (or its equivalent in other currencies) per transfer - 0.25% of the remittance amount (minimum HK\$100, maximum HK\$1,000) (or its equivalent in other currencies) - Waived for remitting HKD from Hong Kong to the Chinese Mainland HK\$350 (or its equivalent in other currencies) HK\$30 HK\$30 (or its equivalent in RMB) HK\$50 (or its equivalent in USD) HK\$350 (or its equivalent in other currencies) Nil HK\$30 Nil CNY30
Cheque 1. Stop cheque request 2. Cheque book delivery - By ordinary mail - By registered mail	HK\$150 per instruction (or its equivalent in other currencies) Nil HK\$25 plus postage (or its equivalent in other currencies)
Statement request (ad hoc) Deposit accounts - Paper statement	HK\$70 per statement (or its equivalent in other currencies)

Category	Charge per item
- E-statement	HK\$20 per statement (or its equivalent in other currencies)
Payroll, auto-pay, and payment to/from account maintained with another bank	HK\$1.5 per transaction
Annual fee (additional services)	HK\$500

Collection services

Category	Charge per item
Merchant collection service through electronic channels	
1. Setup charge for	
- Collection account	HK\$3,000
- Jet Payment (payable to Joint Electronic Teller Services Limited ("JETCO"))	HK\$5,000
2. Collection via CyberPayment	HK\$1 or individual pre-arrangement with the Bank
3. Collection via JETCO	HK\$3 or individual pre-arrangement with the Bank
4. Account transaction download on BEA Corporate Online	HK\$1,200 per year
Over-the-counter collection through BEA branches	Negotiable

This fee schedule is intended to serve as a general guide to the fees and charges of The Bank of East Asia, Limited 東亞銀行有限公司 ("BEA"). For any fees or charges not listed herein, please visit your nearest BEA branch.

The fees and charges listed in this fee schedule are the latest information as of August 2026. 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.

Should there be any discrepancy between the English and the Chinese versions of this fee schedule, the English version shall apply and prevail.