

Gold Account

| Category | Charge per item |
|---------------------------------------------------------------------|---------------------|
| Report loss of passbook or chop | HK\$100 |
| Passbook damaged | HK\$100 |
| Account closed by customer within 3 months from the date of opening | HK\$200 per account |

The above-mentioned fees and charges are valid as at May 2010. 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.