

i-Account

General fees

| Category | Charge per item |
|---|--|
| (A) Deposit services | |
| Monthly service fee | Waived |
| Temporary overdraft charge <ul style="list-style-type: none"> • HKD current account • USD current account | <p>HK\$120 handling charge per transaction plus overdraft interest at BEA HKD Prime Rate or HIBOR (whichever is higher) + 8% p.a.</p> <p>HK\$120 handling charge per transaction¹ plus overdraft interest at BEA USD Prime Rate + 8% p.a.</p> |
| Paper statement fee ² | HK\$5 (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 |
| (B) ATM card services | |
| 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 <ul style="list-style-type: none"> - In Hong Kong - Overseas^{3, 4, 7} | <p>HK\$15 per transaction</p> <p>HK\$50 per transaction</p> |
| Cash withdrawal performed via a BEA ATM in the Chinese Mainland ⁵ | HK\$15 per transaction |
| Cash withdrawal performed via a JETCO ATM in the Chinese Mainland or Macau ⁶ | 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 Customers will be charged the equivalent amount in USD.

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), and joint accounts in which one of the account holders is related to any of the above.

- ³ 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.
- ⁴ For those ATMs without account selection options, the first account of the ATM card in HKD will be selected as the withdrawal account.
- ⁵ 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.
- ⁶ 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.
- ⁷ 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.

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.

| Category | Payable to | Charge per item |
|--|-------------------|---|
| (E) Nominee services and corporate actions | | |
| 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 | | |
| <ul style="list-style-type: none"> Physical scrips | BEA | HK\$5 per board lot (minimum HK\$100, maximum HK\$500) |
| <ul style="list-style-type: none"> Through CCASS | BEA | HK\$30 per transaction |
| Handling fee for share consolidation, splitting, exchange | | |
| <ul style="list-style-type: none"> Physical scrips | BEA | HK\$5 per board lot (minimum HK\$100, maximum HK\$500) |
| <ul style="list-style-type: none"> 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 | | |
| <ul style="list-style-type: none"> By written instruction | BEA | HK\$100 per application |
| | HKEX Participants | 1% commission of new share issue successfully allotted |
| <ul style="list-style-type: none"> Through BEA Online | BEA | HK\$30 per application |
| Handling fee for tendering for Exchange Fund Notes/CMU instruments | | |
| <ul style="list-style-type: none"> By written instruction | BEA | HK\$100 per application plus 0.1% commission of Exchange Fund Notes/CMU instruments successfully allotted |
| <ul style="list-style-type: none"> Through BEA Online | BEA | HK\$30 per application |

| Category | Payable to | Charge per item |
|--|------------|-------------------------------------|
| (F) Financing and other services | | |
| Handling fee for endorsement on IPO application form in name of customer | BEA | HK\$100 per application |
| 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 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 |
|---|----------------|---|
| (A) Trade-related services | | |
| Handling fee | SSE/SZSE | Stock: 0.00487% 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 | | |
| <ul style="list-style-type: none"> Through i-Account Stock Investment Hotline <ul style="list-style-type: none"> - Customer Service Representative (manned service) Through BEA Online | BEA BEA | 0.25% on gross consideration (minimum CNY100) 0.18% on gross consideration (minimum CNY80) |
| Stamp duty | SAT | 0.1% 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 <ul style="list-style-type: none"> Per Quote Access^{2, 3} 600 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.

CMU instruments

| Category | Charge per item |
|---|---|
| Deposit/delivery transaction charges <ul style="list-style-type: none"> 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 | |
| <ul style="list-style-type: none"> • No change of beneficial ownership <ul style="list-style-type: none"> - Customer own name to nominee name - Nominee name to customer own name • Change of beneficial ownership <ul style="list-style-type: none"> - 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 | |
| <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Handling fee (minimum transaction amount HK\$500,000) • Brokerage (<i>for reference only</i>) <ul style="list-style-type: none"> - Asia - Australia - Europe - Japan - United States of America • Other market fees and out-of-pocket expenses (which including but not limited to levy, clearing and custodian fee) | 0.3% on gross consideration (minimum HK\$500 or its equivalent in the corresponding currency of the securities) 0.3% (minimum SGD10 for Singapore) 0.3% - 0.5% (minimum US\$50) 0.2% - 0.3% (minimum US\$50 - US\$100); stamp duty of 0.5% applicable to United Kingdom by transaction 0.25% - 1.15% (minimum JPY2,500) US\$0.1 per share or 0.25% (minimum US\$50 - US\$100) 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 <ul style="list-style-type: none"> • 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 | HKSARG | The Government of the Hong Kong Special Administrative Region |
| HIBOR | Hong Kong Interbank Offered Rate | SAT | State Administration of Taxation of The People's Republic of China |
| HKSCC | Hong Kong Securities Clearing Company | SSE | Shanghai Stock Exchange |
| IPO | Initial Public Offering | | |
| HKEX | The Hong Kong Exchanges and Clearing Limited | | |
| SFC | Securities and Futures Commission | | |
| SZSE | Shenzhen Stock Exchange | | |

The above-mentioned fees and charges are the latest information as at December 2023. 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 i-Account sub-accounts, please visit www.hkbea.com (click: Personal Banking/Bank Charges/General Services), or visit your nearest BEA branch.

The Bank of East Asia, Limited
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