

## i-Account

### General fees

Category	Charge per item
<b>(A) Deposit services</b>	
Monthly service fee	Waived
Temporary overdraft charge <ul style="list-style-type: none"> <li>• HKD current account</li> <li>• USD current account</li> </ul>	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 transaction <sup>1</sup> plus overdraft interest at BEA USD Prime Rate + 8% p.a.
Paper statement fee <sup>2</sup>	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>(B) ATM card services</b>	
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"> <li>- In Hong Kong</li> <li>- Overseas<sup>3, 4, 7</sup></li> </ul>	HK\$15 per transaction HK\$50 per transaction
Cash withdrawal performed via a BEA ATM in Mainland China <sup>5</sup>	HK\$15 per transaction
Cash withdrawal performed via a JETCO ATM in Mainland China or Macau <sup>6</sup>	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 Mainland China	1% of transaction amount (Effective from 1 <sup>st</sup> February, 2022)

<sup>1</sup> Customers will be charged the equivalent amount in USD.

<sup>2</sup> 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.

- <sup>3</sup> 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.
- <sup>4</sup> For those ATMs without account selection options, the first account of the ATM card in HKD will be selected as the withdrawal account.
- <sup>5</sup> 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.
- <sup>6</sup> 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.
- <sup>7</sup> The charge for a cash withdrawal made at a UnionPay ATM in Mainland China 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.

## Services related to securities traded on the Stock Exchange of Hong Kong Limited

Category	Payable to	Charge per item
<b>(A) Trade-related services</b>		
Brokerage <ul style="list-style-type: none"> <li>• Through i-Account Stock Investment Hotline               <ul style="list-style-type: none"> <li>- Customer Service Representative (manned service)</li> <li>- Interactive Voice Recognition System</li> </ul> </li> <li>• Through the internet</li> <li>• Through BEA App</li> </ul>	BEA  BEA  BEA  BEA	0.25% on gross consideration (minimum HK\$100 or its equivalent in the corresponding currency of the securities)  0.18% on gross consideration (minimum HK\$80 or its equivalent in the corresponding currency of the securities)  0.18% on gross consideration (minimum HK\$80 or its equivalent in the corresponding currency of the securities)  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
FRC Transaction Levy	FRC	0.00015% on gross consideration
Trading fee	SEHK	0.005% on gross consideration
Trading tariff	SEHK	Nil
Stamp duty	HKSARG	0.13% on gross consideration and rounded up to the nearest HK\$1
<b>(B) Scrip handling and settlement-related services</b>		
Securities deposit fee	BEA	Nil
Certificate deposit fee <sup>1,2</sup> (including those deposited for settlement)	BEA	HK\$5 per board lot (minimum 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 <sup>3</sup>	HKSARG	HK\$5 per transfer deed

<b>(B) Scrip handling and settlement-related services</b>		
Stock settlement fee	CCASS	0.002% on gross consideration (minimum HK\$2, maximum HK\$100 or its equivalent in the corresponding currency of the securities)
Money settlement fee	BEA	Nil
Compulsory share buy-back fee	BEA	Nil
<b>(C) Information services</b>		
Fee for Real-time Stock Price Quotes Service <sup>4</sup>		
<ul style="list-style-type: none"> <li>Per Quote Access<sup>5, 6</sup> 600 free quotes are shared per month through internet and mobile phone channels, 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 SEHK, SSE, and SZSE through northbound trading as at month end)</li> </ul>	BEA	HK\$0.1 per quote (minimum HK\$10, maximum HK\$280 per month)
<ul style="list-style-type: none"> <li>Continuous Access The monthly fee will be waived if buy/sell transactions executed through BEA total HK\$300,000 (or its equivalent in other currencies) or more during that month</li> </ul>	BEA	HK\$280 per month
<b>(D) Account maintenance</b>		
Semi-annual safe custody charge <sup>7</sup>	BEA	HK\$150
Stock balance or account confirmation fee	BEA	HK\$200 per confirmation
<b>(E) Nominee services and corporate actions</b>		
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)
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)

Category	Payable to	Charge per item
<b>(E) Nominee services and corporate actions</b>		
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)
<b>(F) Financing and other services</b>		
Handling fee for application for new share issue		
• By written instruction	BEA	HK\$100 per application
	SEHK Participants	1% commission of new share issue successfully allotted
• Through the internet	BEA	HK\$30 per application
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 the internet	BEA	HK\$30 per application

Category	Payable to	Charge per item
<b>(F) Financing and other services</b>		
Handling fee for endorsement on IPO application form in name of customer	BEA	HK\$100 per application
IPO financing charges	BEA	Market rate/negotiable <sup>8</sup>
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

<sup>1</sup> The charge for a jumbo share certificate shall be calculated on the number of board lots by which it is divisible.

<sup>2</sup> One share certificate should be regarded as one board lot if the denomination of the board lot size is not specified.

<sup>3</sup> Share certificates registered in the name of HKSCC Nominees Limited are not subject to the transfer deed stamp duty.

<sup>4</sup> Only Per Quote Access or Continuous Access service can be selected.

<sup>5</sup> Per Quote Access quota includes northbound trading of securities on SSE and SZSE.

<sup>6</sup> Any unused quotes will not be carried forward to the next month.

<sup>7</sup> The fee is not applicable to portfolios with nil holdings on the calculation date.

<sup>8</sup> 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
<b>(A) Trade-related services</b>		
Handling fee	SSE/SZSE	0.00487% on gross consideration
Securities management fee	CSRC	0.002% on gross consideration
Transfer fee	CSDC	0.002% of the consideration of a transaction per side
	HKSCC	0.002% of the consideration of a transaction per side
Brokerage <ul style="list-style-type: none"> <li>• Through i-Account Stock Investment Hotline               <ul style="list-style-type: none"> <li>- Customer Service Representative (manned service)</li> </ul> </li> <li>• Through the internet</li> </ul>	BEA  BEA	0.25% on gross consideration (minimum CNY100)  0.18% on gross consideration (minimum CNY80)
Stamp duty	SAT	0.1% on gross consideration (for sale transactions only)
<b>(B) Scrip handling and settlement-related services</b>		
Settlement instruction fee for securities deposit	BEA	Nil
Settlement instruction fee for securities delivery	BEA	CNY5 per board lot (minimum CNY100)
<b>(C) Information services</b>		
Fee for Real-time Stock Price Quotes Service <sup>1</sup> <ul style="list-style-type: none"> <li>• Per Quote Access<sup>2, 3</sup> 600 free quotes are shared per month through internet and mobile phone channels, 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 SEHK, SSE, and SZSE through northbound trading as at month end)</li> </ul>	BEA	HK\$0.1 per quote (minimum HK\$10, maximum HK\$280 per month)
<b>(D) Account maintenance</b>		
Semi-annual safe custody fee <sup>4</sup>	BEA	0.03% of market value (in HKD equivalent) half yearly (minimum HK\$100)

Category	Payable to	Charge per item
<b>(D) Account maintenance</b>		
Portfolio fee	HKSCC	0.008% p.a. on aggregate daily stock portfolio value (in HKD equivalent) and collected on a monthly basis
<b>(E) Nominee services and corporate actions</b>		
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

<sup>1</sup> Only Per Quote Access service is provided.

<sup>2</sup> Per Quote Access quota includes securities traded on SEHK.

<sup>3</sup> Any unused quotes will not be carried forward to the next month.

<sup>4</sup> 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, SEHK, HKSARG, CCASS, HKSCC, SSE, SZSE, CSRC, CSDC, SAT, Share Registrar, or SEHK 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"> <li>Up to HK\$5,000,000 nominal value</li> <li>Above HK\$5,000,000 nominal value</li> </ul>	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 <sup>1</sup>	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

<sup>1</sup> 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"> <li>• No change of beneficial ownership               <ul style="list-style-type: none"> <li>- Customer own name to nominee name</li> <li>- Nominee name to customer own name</li> </ul> </li> <li>• Change of beneficial ownership               <ul style="list-style-type: none"> <li>- Customer own name to nominee name</li> <li>- Nominee name to customer own name</li> <li>- Nominee name to another nominee name</li> </ul> </li> </ul>	Nil HK\$100  HK\$100 HK\$100 HK\$100
Dividend collection	
<ul style="list-style-type: none"> <li>• Dividend in cash form</li> <li>• Dividend in re-investment form</li> </ul>	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"> <li>• Handling fee (minimum transaction amount HK\$500,000)</li> <li>• Brokerage (<i>for reference only</i>)               <ul style="list-style-type: none"> <li>- Asia</li> <li>- Australia</li> <li>- Europe</li> <li>- Japan</li> <li>- United States of America</li> </ul> </li> <li>• Other market fees and out-of-pocket expenses (which including but not limited to levy, clearing and custodian fee)</li> </ul>	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 <sup>1</sup>	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)

<sup>1</sup> 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	1/8% on face value (minimum US\$40, maximum US\$350 or its equivalent in other currencies)
Semi-annual safe custody charge <sup>1</sup>	0.03% of market value in HKD, half yearly (minimum HK\$100)
Commission on interest collection	US\$5 or its equivalent in other currencies
Commission on handling redemption	1/8% on redemption amount (minimum US\$40, maximum US\$350 or its equivalent in other currencies)
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)

<sup>1</sup> 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		
SEHK	The Stock Exchange of Hong Kong Limited		
SFC	Securities and Futures Commission		
SZSE	Shenzhen Stock Exchange		

**The above-mentioned fees and charges are the latest information as at January 2022. 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](http://www.hkbea.com) (click: Personal Banking/Bank Charges/General Services), or visit your nearest BEA branch.**

The Bank of East Asia, Limited  
東亞銀行有限公司