



Bank Charges

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The Bank of East Asia, Limited, Macau Branch

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General Services

Account services

Category	Charge per item
Customer request for photocopy of bank documents <ul style="list-style-type: none">- Up to 1 year- Up to 2 years- More than 2 years	MOP/HKD50 per copy MOP/HKD100 per copy MOP/HKD200 per copy
Customer request for Savings Account or Time Deposit Account transaction history <ul style="list-style-type: none">- Up to 1 year- Up to 2 years- Up to 3 years- Each additional year thereafter	MOP/HKD50 per copy MOP/HKD200 per copy MOP/HKD300 per copy MOP/HKD100 per copy
Bank reference letter	MOP/HKD200 per account
Balance certificate	MOP/HKD200 per certificate
Bank confirmation of information for audit purposes	MOP/HKD300 per account
Business registration search <ul style="list-style-type: none">- In Hong Kong- In Macau	MOP/HKD150 MOP/HKD30
Search on limited companies <ul style="list-style-type: none">- In Hong Kong- In Macau	MOP/HKD150 MOP/HKD30
Cashier's Order <ol style="list-style-type: none">1. Issuance2. Report Loss3. Cancellation	MOP/HKD50 MOP/HKD200 Nil
Bulk cash deposit <ol style="list-style-type: none">1. MOP Coins<ul style="list-style-type: none">- Up to 50 coins per customer per day- Over 50 coins per customer per day	Nil 2% of total deposit amount (minimum MOP5 per transaction)

Category	Charge per item
<p>2. HKD Coins</p> <ul style="list-style-type: none"> - Up to 50 coins per customer per day - Over 50 coins per customer per day <p>3. MOP notes</p> <ul style="list-style-type: none"> - Up to 100 notes in \$10, \$20 or \$50 per customer per day - Over 100 notes in \$10, \$20 or \$50 per customer per day <p>4. HKD notes</p> <ul style="list-style-type: none"> - Up to 100 notes or HKD50,000 (whichever comes first) per customer per day - Over 100 notes or HKD50,000 (whichever comes first) per customer per day <p>5. CNY notes</p> <ul style="list-style-type: none"> - First CNY20,000 per customer per day - Balance per customer per day 	<p>Nil</p> <p>2% of total deposit amount (minimum HKD10 per transaction)</p> <p>Nil</p> <p>0.15% of total deposit amount (minimum MOP15 per transaction)</p> <p>Nil</p> <p>0.15% of total deposit amount (minimum HKD15 per transaction)</p> <p>Nil</p> <p>0.25% (minimum CNY15 per transaction)</p>
<p>MOP & HKD coin exchange service</p> <ul style="list-style-type: none"> - \$1, \$2 or \$5 - Others (depends on stock of the bank) 	<p>MOP/HKD5 per bag (100 coins)</p> <p>Nil</p>
<p>Standing payment instruction</p> <ol style="list-style-type: none"> 1. Credit a BEA account <ul style="list-style-type: none"> - Set up/Amendment 2. Credit an account held at another bank <ul style="list-style-type: none"> - Set up/Amendment - Issuance of telegraphic transfer 	<p>MOP/HKD70</p> <p>MOP/HKD100</p> <p>Please refer to the outward remittance schedule</p>
<p>Paper statement request for deposit accounts (ad hoc)</p>	<p>MOP/HKD50 per month</p>
<p>Open a company account for offshore companies not registered in Macau/Hong Kong</p>	<p>MOP/HKD2,000 per account</p>

Deposits Services

Category	Charge per item
<p>Current Account (MOP and HKD)</p> <ol style="list-style-type: none"> 1. Cheque book issuance - 50 piece per book 2. Cheque returned by BEA - Due to insufficient funds - Due to other reasons 3. Stop cheque 4. Cancellation of stop cheque 5. Cheque book delivery by registered mail - Local - Hong Kong 6. Cheque marked good for payment 7. Cheque top-up arrangement fee for Current Account with insufficient funds (transferring funds from a Deposit Account) 8. Account closed by customer within 3 months from the date of opening 9. Improperly maintained account closed by BEA 10. Dormant account (average balance less than MOP/HKD1,000) 	<p>MOP/HKD80</p> <p>MOP/HKD150 MOP/HKD100</p> <p>MOP/HKD100 per instruction MOP/HKD100 per instruction</p> <p>MOP/HKD50 per book MOP/HKD80 per book</p> <p>MOP/HKD100 MOP/HKD30</p> <p>MOP/HKD200</p> <p>MOP/HKD200</p> <p>MOP/HKD100 half yearly</p>
<p>Savings Account (MOP and foreign currencies)</p> <ol style="list-style-type: none"> 1. Passbook or chop reported lost 2. Passbook damaged 3. Account closed by customer within 3 months from the date of opening 4. Improperly maintained account closed by BEA 5. Dormant account (average balance less than MOP/HKD1,000) 	<p>MOP/HKD100</p> <p>MOP/HKD100</p> <p>MOP/HKD200</p> <p>MOP/HKD200</p> <p>MOP/HKD100 half yearly</p>

Category	Charge per item
<p>SupremeGold Account</p> <p>1. Monthly service fee¹ To be waived under the following condition: - Average Daily Relationship Balance² of MOP500,000 or above (or its equivalent in other currencies)</p> <p>2. Account closed by customer within 3 months from the date of opening</p> <p>3. Improperly maintained account closed by BEA</p> <p>4. Dormant account (average balance less than MOP/HKD1,000)</p>	<p>MOP200 per month</p> <p>MOP/HKD200 per account</p> <p>MOP/HKD200</p> <p>MOP/HKD200 half yearly</p>

¹ The monthly service fee will be debited from the SupremeGold–Statement Savings Account. MOP deposits will be debited first. If the MOP deposits are not sufficient to pay the fee, HKD deposits and then foreign currency deposits in alphabetical order will be debited 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 sub-accounts and the accounts that have been selected to be incorporated into the SupremeGold Account statement (excluding the balances of mortgage loans).

Card services

Category	Charge per item
ATM card	
1. Annual fee	
- SupremeGold Card	Nil
- China UnionPay Debit Card	MOP80
2. Re-issuance of ATM Card due to loss/ damage of card	MOP50
3. Cash withdrawal performed via a BEA ATM in Mainland China or Hong Kong	HKD15
4. Cash withdrawal performed via a UnionPay ATM worldwide ¹	HKD50
5. Cash withdrawal performed via a JETCO ATM in Mainland China or Hong Kong	HKD25
6. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HKD5

¹ When using an ATM card to withdraw cash at an ATM displaying both the JETCO and UnionPay symbols, the transaction will be processed via the JETCO network. A HKD25 service charge will be levied and automatically debited from the transacting account.

Remittance and money exchange services

Category	Charge per item
<p>Inward remittance</p> <ol style="list-style-type: none"> 1. Inward remittance credited to a BEA account <ul style="list-style-type: none"> - MOP/HKD - In other foreign currencies <ul style="list-style-type: none"> • To MOP/HKD account • To same-currency account with BEA 2. Remittance to another bank <ul style="list-style-type: none"> - In HKD - In other currencies 3. Cheque sent for collection <ul style="list-style-type: none"> - Drawn on Hong Kong - Drawn on other countries 	<p>Nil</p> <p>Nil</p> <p>HKD100</p> <p>0.125% (minimum HKD100, maximum HKD3,000) plus cable charge</p> <p>MOP/HKD100 plus cable charge</p> <p>MOP/HKD50 per cheque</p> <p>MOP/HKD150 per cheque including postage plus correspondent bank charges</p>
<p>Outward remittance</p> <ol style="list-style-type: none"> 1. Issuance of telegraphic transfer <ul style="list-style-type: none"> - In HKD - In other currencies - For payment details on telegraphic transfer in Chinese 1. Issuance of demand draft 2. Cable charge 3. Cancellation of telegraphic transfer 4. Repurchase demand draft 5. Re-issuance of another demand draft on the same day of repurchase 6. Stop payment on demand draft 7. Investigation of telegraphic transfer/ demand draft 8. Amendment of telegraphic transfer 	<p>0.125% (minimum HKD100, maximum HKD3,000) plus cable charge</p> <p>MOP/HKD100 plus cable charge</p> <p>Additional MOP/HKD200</p> <p>MOP/HKD150</p> <p>MOP/HKD100</p> <p>MOP/HKD200 plus cable charge and correspondent bank charges (if any)</p> <p>MOP/HKD100</p> <p>MOP/HKD100</p> <p>MOP/HKD200 plus cable charge and correspondent bank charges (if any)</p> <p>MOP/HKD200 plus cable charge and correspondent bank charges (if any)</p> <p>MOP/HKD200 plus cable charge and correspondent bank charges (if any)</p>

Category	Charge per item
<p>Money exchange</p> <p>Exchange of foreign currency notes for non- BEA customers</p> <ul style="list-style-type: none"> - Below MOP/HKD8,000 - MOP/HKD8,000 up to MOP/HKD20,000 (the maximum daily exchange limit) 	<p>Nil</p> <p>MOP/HKD50</p>

Trade-related services

Category	Charge per item
Import Business	
1. Opening credits	0.25% on first MOP/HKD400,000 and 0.125% on balance for each validity period of 6 months & proportionately thereafter (minimum MOP/HKD300)
2. Amendments	MOP/HKD250 (for increase in amount to be on the same scale as opening credits)
3. Guarantee /Standby Letter of Credit	0.125% per month (minimum MOP/HKD1,000)
4. Commission in lieu of exchange (applied to all foreign settlements for import bills)	0.25% on first HKD400,000 and 0.125% on balance where payment is in the same currency of the credit (minimum MOP/HKD250)
5. Documentary collections (Import)	0.125% (minimum MOP/HKD250)
6. Shipping Guarantee	MOP/HKD300
7. Acceptance of usance LC	0.0625% per month (minimum MOP/HKD250)
8. Invoice Financing Loan	0.125% (minimum MOP/HKD250)

Category	Charge per item
Export Business	
1. Advising or transmitting your credit to the beneficiary without adding confirmation	MOP/HKD300
2. Advising amendment to your credit	MOP/HKD250
3. Pre-advising your credit or amendment	MOP/HKD200
4. Adding our confirmation to your credit	0.0625% per month (including advising commission, minimum MOP/HKD500)
5. Transferring your credit	
- Full transfer	MOP/HKD300 (within Macau) MOP/HKD400 (outside Macau)
- Partial transfer/amendment	0.25% on first HKD400,000 and 0.125% on balance (minimum MOP/HKD400)(within Macau) (minimum MOP/HKD500)(outside Macau)
6. Checking Fee	MOP/HKD250
7. Documentary collections (Export)	0.125% (minimum MOP/HKD250)
8. Delivery of documents free of payment	0.25% (minimum MOP/HKD300)
9. Unpaid Items (Items unpaid or returned for any reason)	0.125% (minimum MOP/HKD250)
10. Commission in lieu of exchange (applied to all foreign settlements for export bills)	0.25% on first HKD400,000 and 0.125% on balance where payment is in the same currency of the credit (minimum MOP/HKD250)

Loan services

Category	Charge per item
Personal loan 1. Arrangement fee 2. Penalty charges - Late repayment charge - Early repayment charge	1% p.a. (minimum MOP/HKD200) 3% p.m. on overdue instalment (minimum MOP/HKD80) 2% on original loan amount
Mortgage Loan 1. Valuation fee 2. Penalty charges - Late repayment charges	To be quoted by our approved valuers Overdue interest at 3% over the lending rate, and a late charge of MOP/HKD100 per instalment

This fee schedule is intended to serve as a general guide to the fees and charges of The Bank of East Asia, Limited, Macau Branch (“BEA Macau Branch”). For any fees or charges not listed herein, please visit BEA Macau Branch for further information.

The fees and charges listed in this fee schedule are valid as at 1st May, 2023. BEA Macau Branch reserves the right to amend or alter any of the said fees and charges and/or to introduce new fees and/or charges at 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.