

Commission Schedule

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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/HKD100 per account
Bank confirmation of information for audit purposes	MOP/HKD200
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 Branch/ Sub-branch) 	<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/HKD1,000</p>

Deposits Services

Category	Charge per item
Current Account (MOP and HKD)	
1. Cheque book issuance	
- 25 piece per book	MOP/HKD35
- 50 piece per book	MOP/HKD70
2. Cheque returned by BEA	
- Due to insufficient funds	MOP/HKD100
- Due to other reasons	MOP/HKD50
3. Stop cheque	MOP/HKD100 per instruction
4. Cancellation of stop cheque	MOP/HKD50 per instruction
5. Cheque book delivery by registered mail	
- Local	MOP/HKD30 per book
- Hong Kong	MOP/HKD60 per book
6. Cheque marked good for payment	MOP/HKD100
7. Cheque top-up arrangement fee for Current Account with insufficient funds (transferring funds from a Deposit Account)	MOP/HKD30
8. Account closed by customer within 3 months from the date of opening	MOP/HKD100
9. Improperly maintained account closed by BEA	MOP/HKD200
10. Dormant account (average balance less than MOP/HKD1,000)	MOP/HKD50 half yearly
Savings Account (MOP and foreign currencies)	
1. Passbook or chop reported lost	MOP/HKD100
2. Passbook damaged	MOP/HKD50
3. Account closed by customer within 3 months from the date of opening	MOP/HKD100
4. Improperly maintained account closed by BEA	MOP/HKD200
5. Dormant account (average balance less than MOP/HKD1,000)	MOP/HKD50 half yearly

Category	Charge per item
SupremeGold Account	
1. Monthly service fee ¹ (based on average daily relationship balance ² of the previous month)	
- MOP1,000,000 or above	Nil
- MOP500,000 to less than MOP1,000,000	MOP30 per month
- Below MOP500,000	MOP200 per month
2. Account closed by customer within 3 months from the date of opening	MOP200 per account
3. Improperly maintained account closed by BEA	MOP/HKD200
4. Dormant account (average balance less than MOP/HKD1,000)	MOP/HKD50 half yearly

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 daily average of all balances of the SupremeGold sub-accounts and the accounts that have been selected to be incorporated in the SupremeGold Account statement (excluding mortgage loan balances).

Card services

Category	Charge per item
ATM card	
1. Annual fee	
- SupremeGold Card	Nil
- China UnionPay Debit Card	MOP50
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	HKD15
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
Inward remittance	
1. Inward remittance credited to a BEA account	
- MOP/HKD	Nil
- In other foreign currencies	
● To MOP/HKD account	Nil
● To same-currency account with BEA	HKD100
2. Remittance to another bank	
- In HKD	0.125% (minimum HKD100, maximum HKD3,000) plus cable charge
- In other currencies	MOP/HKD100 plus cable charge
3. Cheque sent for collection	
- Drawn on Hong Kong	MOP/HKD50 per cheque
- Drawn on other countries	MOP/HKD150 per cheque including postage plus correspondent bank charges
Outward remittance	
1. Issuance of telegraphic transfer	
- In HKD	0.125% (minimum HKD100, maximum HKD3,000) plus cable charge
- In other currencies	MOP/HKD100
- For payment details on telegraphic transfer in Chinese	Additional MOP/HKD200
2. Issuance of demand draft	MOP/HKD150
3. Cable charge	MOP/HKD100
4. Cancellation of telegraphic transfer	MOP/HKD200 plus cable charge and correspondent bank charges (if any)
5. Repurchase demand draft	MOP/HKD100
6. Re-issuance of another demand draft on the same day of repurchase	MOP/HKD100
7. Stop payment on demand draft	MOP/HKD200 plus cable charge and correspondent bank charges (if any)
8. Investigation of telegraphic transfer/ demand draft	MOP/HKD200 plus cable charge and correspondent bank charges (if any)
9. Amendment of telegraphic transfer	MOP/HKD200 plus cable charge and correspondent bank charges (if any)

Category	Charge per item
<p>Money exchange 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/Export collections (in any currency) <ol style="list-style-type: none"> 1. Clean collections 2. Documentary collections 3. Delivery of documents free of payment 4. Unpaid Items (Items unpaid or returned for any reason) <ul style="list-style-type: none"> - Clean collections - Documentary collections 	<p>0.0625% (minimum MOP/HKD150)</p> <p>0.125% (minimum MOP/HKD250)</p> <p>0.25% (minimum MOP/HKD300)</p> <p>0.0625% (minimum MOP/HKD150)</p> <p>0.125% (minimum MOP/HKD250, maximum MOP/HKD1,200)</p>
Import Business <ol style="list-style-type: none"> 1. Opening credits 2. Amendments 3. Guarantee 4. Commission in lieu of exchange (applied to all foreign settlements for both import & export bills) 	<p>0.25% on first MOP/HKD400,000 and 0.125% on balance for each validity period of 6 months & proportionately thereafter (minimum MOP/HKD250)</p> <p>MOP/HKD250 (for increase in amount to be on the same scale as opening credits)</p> <p>0.125% on first HKD400,000 and 0.0625% on balance per month (minimum MOP/HKD1,000)</p> <p>0.25% on first HKD400,000 and 0.125% on balance where payment is in the same currency of the credit (minimum MOP/HKD250)</p>

Category	Charge per item
Export Business	
1. Advising or transmitting your credit to the beneficiary without adding confirmation - Non-BEA customers - BEA customers	MOP/HKD300 MOP/HKD250
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% on first HKD400,000 and 0.03125% on balance per month (including advising commission, minimum MOP/HKD500)
5. Transferring your credit - Fully transfer - Partial transfer/amendment	MOP/HKD250 (within Macau) MOP/HKD300 (outside Macau) 0.25% on first HKD400,000 and 0.125% on balance (minimum MOP/HKD400) (within Macau) (minimum MOP/HKD500) (outside Macau)
6. Acceptance of usance drafts drawn on us under your credit	0.0625% on first HKD400,000 and 0.03125% on balance per month (minimum MOP/HKD250)
11. Checking Fee	MOP/HKD200

Loan services

Category	Charge per item
Personal loan 1. Arrangement fee 2. Penalty charges - Late repayment charge - Early repayment charge - Partial repayment charge	1% p.a. (minimum MOP/HKD200) 3% p.m. on overdue instalment (minimum MOP/HKD80) 1 month's interest Subject to minimum repayment MOP/HKD20,000 and 1% handling charge on original loan amount (minimum MOP/HKD1,000)
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”). For any fees or charges not listed herein, please visit your nearest BEA branch.

The fees and charges listed in this fee schedule are valid as at 1st July, 2017. 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 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.