



BEA 東亞銀行
Enriching Your World

BANK CHARGES

London Branch	75 Shaftesbury Avenue London W1D 5BB UK
Telephone	+44 (0)20 7734 3434
Facsimile	+44 (0)20 7734 0523
Birmingham Branch	Unit 15, Wing Yip Centre 278 Thimble Mill Lane Nechells, Birmingham B7 5HD UK
Telephone	+44 (0)121 326 3030
Facsimile	+44 (0)121 327 3389
Manchester Branch	3-5 Charlotte Street Manchester M1 4HB UK
Telephone	+44 (0)161 669 8888
Facsimile	+44 (0)161 228 1202

Freephone: 0808 180 3838

www.hkbea.co.uk

Authorised and regulated by the Hong Kong Monetary Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. Financial Services Register number: 204628.

Index

Account Services	1
Deposit Services	2
Bureau de Change	3
Remittance	3
Safe Deposit Box	4
Cyberbanking Services	4
Debit Card Services	5

This booklet is intended to serve as a general guide to the fees and charges of The Bank of East Asia, Limited in the United Kingdom ("BEAUK"). For any fees or charges not listed herein, please visit your nearest BEA UK branch.

BEAUK reserves the right to impose a fee or charge on transactions effected, and to revise any fees, charges, and services at any time. In the event of such revisions, BEA UK will notify customers accordingly.

Should there be any discrepancy between the English and Chinese versions of this booklet, the English version shall apply and prevail.

Account Services (For Business Accounts)

Category	Charge per item
Cheques Collected	40p
Each Credit paid in	40p
Cheques Debited	40p
Direct Debits	40p
Standing Orders	40p
Cash Credits	30p per £100
Audit Confirmation Letter	£30 + VAT
Limited Company Account set up fee	£25
Quarterly Business Charge	Minimum £10
Weekly Statement	£13 per quarter

Account Services (For Business & Personal Accounts)

Category	Charge per item
Copying Service <ol style="list-style-type: none"> Copy Statements Copy of Presented Cheque <ul style="list-style-type: none"> - Year 2021 or after - Year 2020 or before 	£5 per statement £5 per cheque £5 per cheque plus retrieval cost from storage minimum £50
Bank Reference Letter or Status Enquiry	£20 + VAT
Exchange of notes and coins	50p per £100 (Minimum £1)
Standing Order set up fee	Free
Handling charge on all foreign currency account <ol style="list-style-type: none"> Cash deposits Cash Withdrawals 	1.5% (minimum £3 or it's equivalent) 1% (minimum £3 or its equivalent)

Unauthorised Overdraft on Current Account

- A Standard debit interest rate of 10% above Bank's base rate (for daily base rate, please enquire within) is applicable if you are over your overdraft limit.
- You will be responsible for paying any costs reasonably incurred by us in connection with your unauthorised overdraft. These will include (but not limit to) cost of:
 - communicating with you;
 - taking legal action to obtain payment.
- It is your responsibility to keep your account within your overdraft limit at all times.

Deposit Services

Category	Charge per item
Unpaid Items	
1. Return of cheques standing orders, direct debits due to insufficient funds or other reasons	£10
2. Unpaid Item received in	£7.50
Stop Cheque	£10
Savings account	
1. Report loss of passbook	£10 (or its equivalent in any deposit currency)
2. Passbook damaged	£10 (or its equivalent in any deposit currency)
Cancellation of Fixed Deposit before maturity date ¹	£10

¹ With loss of interest

Bureau de Change

Category	Charge per item
Money exchange ² Exchange of foreign currency note	1% (Minimum £3)

Remittance

Category	Charge per item
Inward Remittance 1. Cheque sent for collection - US Dollar Cheque - Other Currencies Cheque 2. Inward Remittance Fee Domestic Overseas - BEA Group Overseas - Other Bank	1% of USD amount Minimum USD30 Maximum USD150 £20 Free Free £5 or its equivalent
Outward Remittance ³ Local Remittance 1. Chaps 2. Bank Cheque	 £20 £10
Overseas Remittance 1. Telegraphic Transfer 2. Demand Draft	 £20 25p per £100 Minimum £10 Maximum £30
Amendment on Remittance	£15
Cancellation of Remittance	£15

² We only accept EURO notes under €50 for exchange

³ BEA is entitled to reimbursement from the applicants/remitters for all charges incurred outside the UK

Safe Deposit Box

Category				Charge per item
Type	Height	Width	Depth	Yearly Rental
A	3"	10"	22"	£140 + VAT
B	5"	10"	22"	£230 + VAT
C	10"	10"	22"	£360 + VAT
D	22"	16"	22"	£660 + VAT
E	44"	16"	22"	£1,370 + VAT
Refundable Deposit per box (Including 2 keys)				£50
Report loss of key				
- 1 key				£50
- 2 keys (including charge for box to be opened by locksmith)				£300

Cyberbanking Services

Category	Charge per item
Payment	
1. Domestic	Free
2. Express - BEAHK	£10 or its equivalent
3. Overseas - BEA Group	£10 or its equivalent
4. Overseas - Other Bank	£15 or its equivalent

Debit Card Services

Category	Charge per transaction amount
<p>ATM⁴ and POS Transaction Fees</p> <p>GBP Classic and Teen Card</p> <ol style="list-style-type: none">1. ATM cash withdrawals and POS in UK2. ATM cash withdrawals abroad	<p>Free</p> <p>1.5% of GBP amount Minimum GBP1.50 Maximum GBP4.50</p>
<p>Debit Card Exchange Rate Transaction Fees (ERTF)</p> <p>If you use your card to make a card transaction in a foreign currency, the amount will be converted into sterling using the exchange rate set by Visa applicable on the day it is processed by Visa for settlement (this may differ from the actual date of the transaction). An additional 2.5% ERTF will then be calculated on, and added to, this sterling amount.</p> <p>There will be no ERTF if the card is used to make card transactions in sterling.</p>	

⁴ Some ATM providers may charge for the use of their service