



THE TERMS AND CONDITIONS HEREOF APPLY TO CORRESPONDENT BANKS AND COVER ACCOUNTS AND TRANSACTIONS DONE WITH THE BANK OF EAST ASIA (CANADA).

ALL RATES APPLY TO NORMAL BANKING TRANSACTIONS, SPECIAL HANDLING, POSTAGE, COMMUNICATION COSTS AND ALL LEGAL OR OTHER OUT-OF-POCKET EXPENSES WILL BE CHARGED IN ADDITION.

THIS SCHEDULE SUPERSEDES ALL PREVIOUS ONES, AND IS SUBJECT TO CHANGE OR CANCELLATION WITHOUT PRIOR NOTICE.

TERM DEPOSIT	COMMISSION
Terms and rates of interest will be quoted on application	
CREDIT INFORMATION	COMMISSION
All information is strictly confidential and without any responsibility on the part of the Bank	CAD35.00 per request <i>plus</i> cable charges, when incurred
GUARANTEES	COMMISSION
By special arrangement	Appropriate charges may be levied to commensurate with the amount of work involved
OTHER TYPES OF BANKING SERVICES	COMMISSION
By special arrangement	Appropriate charges may be levied to commensurate with the amount of work involved
DOCUMENTARY CREDITS	COMMISSION
Advising your original credit, preparation and transmission of your credit or amendment to the beneficiary	
- Only one advising charge shall be levied when credit is pre-advised by cable and confirmed by airmail	CAD50.00 or equivalent in foreign currency
Adding our confirmation to your credit	Subject to prior arrangement 0.125% per month or part thereof for the validity of the credit, and the period from the expiry date of the credit to the date of receipt of deferred reimbursement (minimum CAD125.00).
Transfer of a documentary credit	
- For simple transfer of the whole of a credit, without any alteration to the terms and conditions specified therein	CAD100.00 per transfer within Canada or CAD200.00 per transfer outside Canada
Drawing commission under a documentary credit	0.1% or minimum CAD20.00 per payment
Acceptance of usance drafts drawn on us under your documentary credit	0.125% or minimum CAD20.00 per month or part thereof for the validity of the acceptance
Incidental expenses, such as airmail postage and cable charges, etc. for any transaction in your interest	Deducted from the proceeds or charged to the remitter if not collectible from the drawer

*Notes: All transactions under Documentary Credit are subject to Uniform Customs and Practice for Documentary Credits (2007 Revision), International Chamber of Commerce Publication No. 600.
No commission will be refunded where a credit is cancelled or has expired totally or partially unused.*



COLLECTIONS (in any currency)	COMMISSION
Clean and Documentary Collections whether or not accompanied by drafts	0.125% or minimum CAD50.00 <i>plus</i> out of pocket expenses and correspondent's charges, if any. Same charges for documents delivered free of payment
Unpaid Items - Items unpaid or returned for any reason	Actual cost, out of pocket expenses and correspondent's charges in addition to the commission charged for collection payable in or outside Canada whichever is applicable

*Notes: All items for collection are subject to the Uniform Rules for Collection (1995 Revision), International Chamber of Commerce Publication No. 522.
The entrusting of any item for collection to the Bank is considered to be your acceptance of the Terms and Conditions stipulated herein.*

FOREIGN EXCHANGE TRANSACTIONS	COMMISSION
The best market rates are quoted on all transactions	

PAYMENT OF YOUR DRAFTS/MAIL AND TELEGRAPHIC TRANSFERS	COMMISSION
To be effected in Canada - Local Currency - Foreign Currency (converted at the prevailing rate)	Your account will be debited upon receipt of payment advice - CAD10.00 per item (charges to beneficiary unless otherwise specified) - Subject to arrangement, payment of charges and bank drafts drawn on us will be at our current buying rate
To be effected outside Canada	Same as above <i>plus</i> cable and correspondent's charges, if any

Notes: Each partial payment or delivery is considered to be a separate transaction, and the tariffs as stated above will be charged.