

Thank you for choosing Bank of China USA and for the opportunity to serve you with your business needs. We appreciate your trust and have always been committed to providing you excellent banking services. In light of the business needs, we have changed some of our fees, which are set forth below. The fees that are changing are listed in **bold**. If you have any questions or concerns, please feel free to contact us.

SERVICE CHARGE SCHEDULE

Effective on Dec 19th, 2022

DEPOSIT ACCOUNTS:

Monthly Maintenance Fee:

• If the average daily balance in Business Checking Account falls below \$3,000.00.....	\$20.00
• If the average daily balance in Personal Checking Account falls below \$1,000.00.....	\$10.00
• If the average daily balance in Business Statement Savings Account falls below \$1,000.00.....	\$20.00
• If the average daily balance in Personal Statement Savings Account falls below \$500.00.....	\$10.00
• If the average daily balance in Personal Passbook Savings Account falls below \$500.00.....	\$10.00
• If the average daily balance in Business Money Market Account falls below \$3,000.00.....	\$20.00
• If the average daily balance in Personal Money Market Account falls below \$1,000.00.....	\$10.00
• If the average daily balance in Personal NOW Account falls below \$1,000.00.....	\$10.00
• If the average daily balance in Business Plus Checking Account falls below \$5,000.00.....	\$20.00

TRANSACTION SERVICES (fees are per item, unless otherwise specified):

• Checkbook Orders (depends on the number and style of checks ordered)	
• Counter Checks (per check)	\$ 2.00
• Certified Check	\$10.00
• Personal Money Order	\$ 5.00
• Official Checks (to all payees)	\$10.00
<small>Except certificate of deposit withdrawal's check payable to account holder.</small>	
• Stop payment (on checks and official checks).....	\$30.00
• Check returned unpaid by us	\$12.00
<small>(Non-sufficient funds, uncollected funds or returned unpaid for any other reason)</small>	
• Deposited check returned unpaid (per check)	
Personal Account	\$10.00
Commercial Account	\$20.00
• ACH returned unpaid (per item)	
Commercial Account	\$35.00
• Photocopy of paid check, statement or other documents (per item/page)	\$7.00
• Interim statement	\$5.00
• Missing/lost/stolen Savings Passbook or Passbook C.D.	\$ 15.00
• Notification letter to accountholders for initial legal process (include restraining notices and tax levies)	\$20.00
• Legal process including restraining notices, executions, Internal Revenue Service, Levies, Summons and/or Subpoenas	\$120.00
• Service Fee for any accounts (excluding CD) closed within six (6) months of opening	\$30.00
• Daily cash deposit in excess of \$20,000.00 (for each additional \$1,000.00)	\$ 0.50
• Daily RMB cash deposit in excess of ¥ 3,000(for each additional ¥ 3,000).....	\$ 2.00

REMITTANCE FEES (fees are per item, unless otherwise specified):

• Wire Transfers	
Commercial Account	\$ 40.00
Personal Account.	\$ 35.00

• Full Pay Service	\$25.00
• Wire Transfer for Euro Commercial Account	€40.00
• Internet Banking Remittance fee (Commercial Account /Personal Account)	\$18.00
• Renminbi (RMB) Remittance.....	¥ 240.00
• International Demand Draft (DD).....	\$20.00
• Outgoing Remittance Amendment/Correction Commercial Account	\$20.00
Personal Account	\$10.00
• Cancellation of Remittance and International Demand Draft	\$20.00
• Stop payment on purchased International Demand Draft reported lost/stolen by cable/mail.....	\$15.00

ONLINE BILL PAYMENT SERVICE (fees are per item, unless otherwise specified):

• Stop and Reissue Check.....	\$15.00
• Check Image Retrieval/Proof of Payment Fee.....	\$10.00

OTHER SERVICES (fees are per item, unless otherwise specified):

- Debit Card Foreign Transactions fee.....3% of transaction amount
- Transactions performed at non-BOC USA ATMs

BOC imposes no fee for transactions at non-BOCUSA ATMs, but a charge fee maybe imposed by the owner of the ATM, which are beyond BOC's control and are not listed here.

BOC will reimburse your first 2 non-BOC USA ATM transaction charges per month if you meet the account requirement balance

• Foreign Currency Cash Exchange (per transaction)	\$ 5.00
• Certification service for account opened at other branches and subsidiaries of Bank of China Ltd....	\$100.00
• Account Certification (two copies)	\$20.00
• Notary Public (per page).....	\$ 2.00
• Check Protest Fee.....	At Cost
• Outgoing collection of clean checks/drafts (per item)	\$50.00
• Domestic incoming collection..	\$20.00
• Coin exchange fee (per roll).....	\$ 0.20
• Domestic express mail.....	\$25.00
• International express mail.	\$50.00
• Domestic registered/certified mail.....	\$10.00
• International registered mail.....	\$35.00
• Fax charge (domestic): first page.	\$ 5.00
each additional page	\$ 1.00
• Fax charge (international): first page	\$15.00
each additional page	\$ 3.00
• Business ACH ODFI* set up fee	\$ 50.00

**Automate Clearing House Originating Depository Financial Institution*

• Business ACH ODFI processing fee	\$ 25.00
• SWIFT MT940 Service	
Statement frequency less than monthly	\$100/month
Statement frequency of monthly or more	\$50/month

This Service Charge Schedule applies to all accounts denominated in USD, RMB and any other foreign currencies.

It also lists fees that may apply to you, depending on the type of account you have and the service you use/request.

Availability of accounts and services may vary at each branch.

We reserve the right to change our fees and charges as required by Bank policy and/or by banking regulations.

New York Branch
1045 Ave. of the Americas
New York, NY 10018
<http://www.bocusa.com>
Tel: 212-935-3101
(Member of FDIC)

Queens Branch
42-35 Main Street
Flushing, NY 11355
<http://www.bocusa.com>
212-925-2355
(Member of FDIC)

Los Angeles Branch
444 South Flower St. 39th Fl
Los Angeles, CA 90071
<http://www.bocusa.com>
213-688-8700
(Non-Member of FDIC)

Chicago Branch
111 S. Wacker Drive, Suite 4800
Chicago, IL 60606
<http://www.bocusa.com>
312-506-8688
(Non-Member of FDIC)