*You can request for copies from the customer service team as well.

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*You can request for copies from the customer service team as well.

Part 1

#4: Service Guide to Business Checking Account

A Business Checking Account is a commercial deposit account from which the depositor may withdraw funds on demand.

How to Open

To Open a Business Checking Account, an applicant is required to complete the Account Application Form, provide all requested corporate/business documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of $3,000.00 to fully fund this account within three (3) months of account opening.

Account Features and Interest

This account does not earn interest. The Annual Percentage Yield (APY) is 0.00%. The Bank does not allow overdraft(s) in this account and will not execute payments or clear check(s) drawn against uncollected or insufficient funds.

Transaction Limitations

Deposits to this account are permitted at any time during the Bank's established business hours. Withdrawals from the checking account are allowed at any time and for any amount up to the account's available balance.

The Bank may restrict or disallow withdrawals from the account under certain circumstances, including, but not limited to, the following:

- Funds from check(s) deposited into the account have not yet been made available pursuant to the Bank's Expedited Funds Availability Policy;
- The account is subject to restrictions for compliance or verification reasons, including procedures outlined in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION" section of the General Deposit Account Agreement;
- The Bank has been served with a tax levy, court order, or legal process against the account.

Statements

The Bank will send a monthly account statement detailing the transaction activity in the account. Statements will be sent to your current mailing address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all the applicable fees and services charges set forth in the Bank's Service Fee Schedule, including, but not limited, to the following:

*You can request for copies from the customer service team as well.

- **Monthly Maintenance Fee:** A monthly maintenance fee (Balance Requirement) of $20.00 will be imposed for any month where the average daily balance for the statement cycle falls below $3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the total number of days in that cycle period.
- **Early Account Closing Fee:** A service fee of $30.00 will be imposed and deducted from your account balance, if the account is closed within six (6) months of opening.

Other corporate fees may also apply. For your convenience, a complete copy of the Bank's Service Fee Schedule is available upon request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to deduct these fees or charges directly from your account balance.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

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#6: Service Guide to Business Foreign Currency Checking Account

A Business Foreign Currency Checking Account is a commercial deposit account from which the depositor(s) may withdraw funds on demand.

How to Open

Before opening a Business Foreign Currency Checking Account, an applicant must have established and maintain an active US Dollar (USD) savings or checking account (excluding certificates of deposit) with the Bank of China U.S.A. The client(s)' USD account must remain open at all times as long as the Business Foreign Currency Checking Account remain open.

To open a Business Foreign Currency Checking Account, an applicant is required to complete the Account Application Form, provide all requested corporate documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of USD 3,000 equivalent in the designated foreign currency to fully fund this account within three (3) months of account opening.

Foreign currency cannot be accepted in form of cash or check by the Bank. The foreign currency for opening or funding the account must be conducted either via: i) an incoming foreign currency wire remittance transfer, or ii) an internal foreign exchange conversion from an existing USD account at a U.S. Branch of Bank of China.

The exchange rate used for the foreign currency conversion is quoted by the Bank and is locked-in at the time the depositor's request for deposit or withdrawal. The conversion will be processed within two (2) business days after the foreign currency deposit or withdrawal request is submitted. Customers are not permitted to cancel the transaction during this processing period. If, for any reason, the customer must withdraw the application, the currency will be treated as being sold back to the Bank at the prevailing market exchange rate at the time the cancelation request is executed. The customer shall be solely responsible for any losses arising from an adverse exchange rate differential, and shall not be entitled to any gains resulting from favorable fluctuations in the exchange rate.

Account Features and Interest

This account does not earn interest. The Annual Percentage Yield (APY) is 0.00%.

The Bank does not allow overdrafts in this account and will not execute payments or transfers against uncollected or insufficient funds.

Transaction Limitations

Any deposit(s) into the Business Foreign Currency Checking Account must be made via an incoming foreign currency wire remittance transfer or a foreign exchange conversion from an existing USD account at a Bank of China U.S. Branch. The Bank does not accept foreign currency cash or checks for deposit. For withdrawal transactions, the foreign currency must be converted to USD and

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deposited into the customer's designated USD account at a U.S. Branch of Bank of China, or be withdrawn via an outgoing wire remittance transfer.

There is no cash or check book service for Business Foreign Currency Checking Account.

For every foreign exchange request involving RMB, the business customer is required to provide relevant supporting trade documentation (such as an Invoice, Bill of Lading, etc.) as requested by the Bank to ensure regulatory compliance.

The Bank may restrict or disallow withdrawals or transfers from the account under certain circumstances, including, but not limited to, the following:

- Funds deposited into the account have not yet been made available for withdrawal;
- The account is subject to restrictions for compliance or verification reasons, including procedures outlined in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", section of the General Deposit Account Agreement; or
- The Bank has been served with a tax levy, court order or legal process against the account.

Statements

The Bank will send a monthly deposit account statement detailing the transaction activity in the account. Statements will be sent to the current mailing address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all applicable fees and service charges set forth in the Bank's Service Fee Schedule, including, but not limited to, the following:

- **Monthly Maintenance Fee:** A USD $20.00 equivalent monthly maintenance fee (Balance Requirement) will be imposed for any month where the average daily balance for the statement cycle falls below a USD $3,000.00 USD equivalent. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle (converted to USD pursuant to the conversion rate for that particular day) and dividing that figure by the number of days in that cycle period.
- **Early Account Closing Fee:** A USD $30.00 equivalent service fee will be imposed and deducted from your account balance if the account is closed within six (6) months of opening.

Other corporate fees may apply. For your convenience, a complete copy of the Bank's Service Fee Schedule is available upon request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to automatically deduct these fees or charges directly from your account balance.

Deposit Insurance Coverage

Your deposit denominated in foreign currency at New York Branch and Queens Branch of Bank of China is covered by FDIC insurance. FDIC insurance covers against loss due to the failure of the Bank. However, FDIC insurance does not cover fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, if the value of your foreign currency deposit moves

*You can request for copies from the customer service team as well.

adversely against the U.S. Dollar, you may lose money, including principal. The amount of FDIC insurance coverage for your Business Foreign Currency Checking Account shall be determined and paid in the amount of US Dollars that are equivalent in value to the amount of the deposit denominated in the foreign currency as of close of business on the date of default of the Bank. The exchange rates to be used for such conversions are the 12 PM rates (the "noon buying rates for cable transfers") quoted for major currencies by the Federal Reserve Bank of New York on the date of default.

*You can request for copies from the customer service team as well.

#8: Service Guide to Business Foreign Currency (Non-RMB) Time Deposit (Certificate of Deposit) Account

The certificate of deposit offered by the Bank of China take the form of Confirmation of Certificate of Deposit issued in the name of the depositor. Our Business Foreign Currency Certificate of Deposit Account is available in terms of 1-month, 2-month, 3-month, 6-month, 9-month, and 12-month and 24-month tenors.

How to Open

Before opening a Business Foreign Currency (Non-RMB) Certificate of Deposit Account, an applicant must have established and maintain an active US Dollar (USD) savings or checking account (excluding certificates of deposit) with the Bank of China. Your qualifying USD account must remain open at all times as long as the Business Foreign Currency (Non-RMB) Certificate of Deposit Account remains open.

To open a Foreign Currency Business Certificate of Deposit, an applicant is required to complete the Account Application Form, provide all requested corporate documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of USD $1,000.00 equivalent in the designated foreign currency to fully fund this account within three (3) months of application.

Foreign currency cannot be accepted by the Bank in form of cash or check. Funding for this account must be conducted either via: i) an incoming foreign currency wire remittance transfer, or ii) an internal foreign exchange conversion from an existing US Dollar account at a U.S. Branch of Bank of China.

Cash withdrawals in foreign currency is not offered. Your deposit will be converted into US Dollars at the time of withdrawal. The exchange rate used for foreign currency conversion is quoted by the Bank and is locked-in at the time of application for deposit or withdrawal. The conversion will be processed within two (2) business days after the request is submitted. Customers are not permitted to cancel the transaction during this processing period. If, for any reason, the customer must withdraw the application, the currency will be treated as being sold back to the Bank at the prevailing market exchange rate at the time the cancelation request is executed. The customer shall be solely responsible for any losses arising from an adverse exchange rate differential, and shall not be entitled to any gains resulting from favorable fluctuations in the exchange rate.

The client(s)' USD account must remain open at all times as long as the Business Foreign Currency (Non-RMB) Certificate of Deposit Account remain open.

Interest Features

The interest rate and Annual Percentage Yield (APY) for your account is fixed on the business day the account is opened or renewed and remains unchanged until the day of maturity.

*You can request for copies from the customer service team as well.

The APY assumes principal and interest will remain on deposit until maturity. An early withdrawal will reduce earnings.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest on your account will not be compounded. Your account begins to accrue interest on the business day the account is opened and the initial deposit is provisionally credited. Accrued interest is credited strictly at maturity, and if not withdrawn, will be considered part of the principal subject to automatic renewal and withdrawal penalties after the 10-day grace period. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum balance of USD $1,000.00 equivalent in the account each day to earn the disclosed interest rate for the applicable tenor.

The standard Rate Sheet of USD and RMB, is available for review on the Bank's website at https://www.bocusa.com/rates-fees-instructions. Interest rates for OTHER foreign currencies are determined separately on a case-by-case basis. Please consult a Customer Service Representative (CSR) for current currency-specific quotes.

Transaction Limitations & Early Withdrawal Penalties

After the account is opened, you may not make additional deposits into or partial withdrawals from this account until the scheduled maturity date.

All original withdrawal and closure instructions must be signed by the depositor's authorized individuals and provided to the Bank.

A penalty will be imposed for any early withdrawals prior to the maturity date. Early withdrawal penalties are calculated as follows:

- The early withdrawal penalty will be calculated using the entire principal balance, regardless of the amount of the withdrawal;
- 30-day simple interest for Certificate of Deposit contracts with terms of less than 2 years;
- 90-day simple interest for Certificate of Deposit contracts with terms of 2 years or more;
- For Certificate of Deposit contracts entered into through Los Angeles Branch, 30-day simple interest penalty applies to all terms Certificates of Deposit.

The Bank may restrict or disallow withdrawals from your account under certain circumstances, including but not limited to the following:

- The account has been restricted in compliance with a law, regulatory directive, or court order;
- The account is subject to restrictions for compliance or verification reasons, including procedures outlined in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION" section of the General Deposit Account Agreement; or
- The deposit in the account has been pledged as collateral for a commercial credit facility or loan with the Bank.

Renewal Features

*You can request for copies from the customer service team as well.

This account will automatically renew at maturity for the same term as the original account at the then-prevailing interest rate quoted by the Bank. You will have a 10 calendar-day grace period after the maturity date to withdraw funds, modify the principal balance, or alter the account term without penalty.

If you do not want the account to automatically renew, you must notify the Bank of your decision in writing within the 10 calendar-day grace period.

If the account automatically renews, interest for the new term will begin accruing on the maturity date. If you choose to close the account or withdraw funds during the 10-day grace period, interest will cease to accrue as of the maturity date, and no interest will be paid for the days within the grace period.

Service and Maintenance Fees

Foreign exchange conversions and wire transfers may incur fees and spreads as disclosed in the Bank's Service Fee Schedule. Applicable corporate fees may reduce the final net earnings paid out upon maturity.

A complete copy of the Bank's Service Fee Schedule is available upon request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

Deposit Insurance Coverage

Your deposit denominated in foreign currencies at New York Branch and Queens Branch of Bank of China is covered by FDIC insurance. FDIC insurance covers against loss due to the failure of the Bank. However, FDIC insurance does not cover fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, if the value of your foreign currency deposit moves adversely against the U.S. Dollar, you may lose money, including principal. The amount of FDIC insurance coverage for Certificate of Deposit Accounts shall be determined and paid in the amount of U.S. Dollars that are equivalent in value to the amount of the deposit denominated in the foreign currency as of close of business on the date of default of the Bank. The exchange rates to be used for such conversions are the 12 PM rates (the "noon buying rates for cable transfers") quoted for major currencies by the Federal Reserve Bank of New York on the date of default.

*You can request for copies from the customer service team as well.

#9: Service Guide to Business Money Market Deposit Account

The Business Money Market Deposit Account ("MMDA") is a market-rate, interest-bearing commercial deposit account featuring check writing privileges.

How to Open

To open a Business Money Market Deposit Account, an applicant is required to complete the Account Application Form, provide all requested corporate/business documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of $5,000.00 to fully fund this account within three (3) months of account opening.

Account Features and Interest

Business Money Market Deposit Accounts are tiered account. The Tier Rate and the Annual Percentage Yield (APY) listed for this account in each tier is disclosed in the Rate Sheet. You may request a copy or review the current Rate Sheet on the Bank's website at https://www.bocusa.com/rates-fees-instructions. The interest rate and APY for each tier will be set by the Bank at its sole discretion and is subject to change at any time.

You must maintain a minimum balance of $500.00 each day to obtain the disclosed Annual Percentage Yield. If your account meets the minimum balance required in a tier to earn the stated interest rate and Annual Percentage Yield, the Tier Rate and the Annual Percentage Yield listed for this account in that tier in the Rate Sheet will apply to the entire balance in your account. Interest will not accrue for any day(s) that the daily closing balance falls below $500.00.

We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the closing balance in the account each day. Interest begins to accrue on the business day you deposit noncash items (for example, checks). If a deposit transaction is processed on a day that is not a business day (such as a weekend or bank holiday), interest will begin to accrue on the following business day.

Interest will be compounded daily and credited to the account at the end of each calendar month. If you close your account before interest is credited, you will not receive the accrued interest.

Transaction Limitations

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- Any check(s) deposited into the account has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or

*You can request for copies from the customer service team as well.

- The Bank has been served with a court order or legal process against the account.

The Bank does not allow overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Statements

The Bank will issue a monthly account statement detailing the transaction activity in the account. Statements will be sent to the current mailing address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all the applicable fees and service charges as set forth in the Bank's Service Fee Schedule, including, but not limited to:

- **Monthly Maintenance Fee:** A monthly maintenance fee (Balance Requirement) of $20.00 will be imposed every month if the average daily balance for the month falls below $3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the monthly cycle and dividing that figure by the total number of days in the period.
- **Early Account Closing Fee:** A service fee of $30.00 will be imposed and deducted from your account balance, if the account is closed within six (6) months of opening.

Other corporate fees may also apply. For your convenience, a complete copy of the Bank's Service Fee Schedule is available upon your request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to automatically deduct these fees and charges directly from your account balance.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#12: Service Guide to RMB Business Savings Account

RMB Business Savings Account is a deposit account to which you can make a deposit in any amount at any time. Your funds will be available for withdrawal subject to certain limitations described below.

How to Open

Before opening an RMB Business Savings Account, an applicant must have established a US Dollar savings or checking account (other than a certificate of deposit) with the Bank of China New York. To open an RMB Business Savings Account, an applicant is required to complete the Account Application Form, provide all requested corporate documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution and will open the account only upon receipt of satisfactory documentation.

You must deposit a minimum of USD $5,000 equivalent in RMB to fully fund this account within three (3) months of account opening.

Your qualifying USD account must remain open at all times as long as the RMB Business Savings Account remain open. The Bank does not allow overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Foreign Exchange & Conversion Rules

RMB for opening or funding the account cannot be accepted by the Bank in the form of cash or check. The RMB funding must be conducted either via: (i) an incoming foreign currency wire remittance transfer, or (ii) an internal foreign exchange conversion from an existing US Dollar account at a U.S. Branch of Bank of China.

The exchange rate used for foreign currency conversion is quoted by the Bank and is locked-in at the time of the depositor's request for deposit or withdrawal. The conversion will be processed within two (2) business days after the foreign currency deposit or withdrawal request is submitted. You are not permitted to cancel the transaction during this processing period. If, for any reason, you must withdraw the request, the currency will be treated as being sold back to the Bank at the prevailing market exchange rate at the time of the cancelation request. The account holder shall be solely responsible for any losses associated with exchange rate fluctuation following such cancelation.

Interest and Balance Requirements

The interest rate and Annual Percentage Yield (APY) on your RMB Business Savings Accounts is stated in the Rate Sheet. You may request a copy or review the current Rate Sheet on the Bank's website (https://www.bocusa.com/rates-fees-instructions). The interest rate and APY are established by the Bank, at its sole discretion, and may change at any time.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day

*You can request for copies from the customer service team as well.

the incoming wire transfer or internal FX conversion is processed and provisionally credited. If a deposit transaction is processed on a day that is not a business day (such as a weekend or bank holiday), interest will begin to accrue on the following business day. Interest will be compounded monthly and will be credited to the account at the end of each calendar month. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum balance of RMB 1,000.00 in the account each day to obtain the disclosed APY. Interest will not accrue for any day(s) that the daily balance falls below RMB 1,000.00.

Transaction Limitations

Deposits into the RMB Business Savings Account may only be made by: (i) an incoming foreign currency wire remittance transfer, or (ii) a foreign exchange conversion from an existing USD account at a U.S. branch of Bank of China. The Bank does not accept foreign currency cash or checks for deposit into this account. The value date for eligible deposits will be two (2) business days after the business day the transaction is processed by the Bank, subject to our established daily cut-off times.

For withdrawal transactions, the foreign currency shall be converted to US Dollars and then deposited into your USD account at a U.S. Branch of Bank of China, or be withdrawn through an outgoing wire remittance transfer.

For every foreign exchange request involving RMB, the business customer is required to provide relevant supporting documentation (such as an Invoice, Bill of Lading, etc.) as requested by the Bank to ensure regulatory compliance.

The Bank may restrict or disallow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- Any check(s) deposited into the account has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The Bank has been served with a court order or legal process against the account.

Statements

The Bank will issue a monthly deposit account statement detailing the transaction activity in the account. Statements will be sent to the current mailing address shown on the Bank's records.

Service and Maintenance Fees

The Account will be subject to all the applicable fees and service charges as set forth in the Bank's Service Fee Schedule, including, but not limited to:

- **Monthly Maintenance Fee:** A USD $20.00 equivalent monthly maintenance fee (Balance Requirement) will be imposed for any month where the average daily balance for the month falls below a $1,000.00 equivalent. The average daily balance is calculated by adding the

*You can request for copies from the customer service team as well.

principal in the account for each day of the monthly cycle (converted to USD pursuant to the conversion rate for that particular day) and dividing that figure by the total number of days in the period.

- **Early Account Closing Fee:** A USD $30.00 equivalent service fee will be imposed and deducted from your account balance if the account is closed within six (6) month of opening.

Other corporate fees may also apply. For your convenience, a complete copy of the Bank's Service Fee Schedule is available upon your request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to automatically deduct these fees or charges directly from your account balance.

Deposit Insurance Coverage

Your deposit denominated in foreign currency at New York Branch and Queens Branch of Bank of China is covered by FDIC insurance. FDIC insurance covers against loss due to the failure of the Bank. However, FDIC insurance does not cover fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, if the value of your foreign currency deposit moves adversely against the US Dollar, you may lose money, including principal. The amount of FDIC insurance coverage for Savings Deposit Accounts shall be determined and paid in the amount of U.S. dollars that are equivalent in value to the amount of the deposit denominated in the foreign currency as of close of business on the date of default of the Bank. The exchange rates to be used for such conversions are the 12 PM rates (the "noon buying rates for cable transfers") quoted for major currencies by the Federal Reserve Bank of New York on the date of default.

*You can request for copies from the customer service team as well.

#13: Service Guide to Business RMB Time Deposit (Certificate of Deposit) Account

The certificate of deposits offered by the Bank of China take the form of Confirmation of certificate of deposit issued in the name of the depositor. Our RMB Business Certificate of Deposit Account is available in terms of 3 months, 6 months, 9 months and 1 year.

How to Open

Before opening an RMB Business Certificate of Deposit Account, an applicant must have established a US Dollar savings or checking account (other than a certificate of deposit) with the Bank of China.

To open an RMB Business Certificate of Deposit, an applicant is required to complete the Account Application Form, provide all requested corporate documentations, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit USD $1,000.00 equivalent to fully fund this account within three months of opening.

RMB for opening or funding the account cannot be accepted by the Bank in the form of cash or check. The RMB funding must be conducted either via: (i) an incoming foreign currency wire remittance transfer, or (ii) an internal foreign exchange conversion from an existing US Dollar account at a U.S. Branch of Bank of China, or, (iii) transfers from an existing RMB Business Savings Account at the Bank.

The exchange rate used for RMB conversion is quoted by the Bank and is locked-in at the time of the customer's request for a deposit or withdrawal. The conversion will be processed within two (2) business days after the RMB deposit request is submitted. You are not permitted to cancel the transaction during this processing period. If, for any reason, you must withdraw the request, the RMB will be treated as being sold back to the Bank, at the prevailing market exchange rate at the time of the cancelation request. The account holder shall be solely responsible for any losses associated with exchange rate fluctuation following such cancellation.

Your qualifying USD account must remain open at all times as long as the RMB Business Certificate of Deposit Account remain open.

Interest Features

The interest rate and Annual Percentage Yield (APY) for your account is fixed on the day the account is opened or renewed and remains unchanged until the day of maturity.

The APY assumes principal and interest will remain on deposit until maturity. A withdrawal will reduce earnings.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit funds. If a deposit transaction is processed on a day that is not a business day (such as a weekend or bank holiday), interest will begin to accrue on the following business day

*You can request for copies from the customer service team as well.

Interest on your account will not be compounded. The accrued interest is credited at maturity, if not withdrawn, will be considered part of the principal subject to automatic renewal and withdrawal penalties after the 10-day grace period. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum balance of USD $1,000.00 equivalence (valued at the exchange rate locked at the time of account opening or renewal) in the account every day to obtain the disclosed APY.

Transaction Limitation

After the account is opened, you may not make deposits into this account until the maturity date.

All original withdrawal instructions for Certificate of Deposit Account must be signed by the depositor's authorized person(s) and provided to the Bank.

A penalty will be imposed for any early withdrawals from your account prior to maturity. Early withdrawal penalties will be as follow:

- The early withdrawal penalty will be calculated using the entire principal balance, regardless of the amount of the withdrawal;
- 30-day simple interest for Certificate of Deposit contracts with terms of less than 2 years;
- 90-day simple interest for Certificate of Deposit contracts with terms of 2 years or more;
- For Certificate of Deposit contracts entered into through Los Angeles Branch, 30-day simple interest penalty applies to all terms Certificates of Deposit.

An RMB Business Time Deposit (Certificate of Deposit) Account cannot be used to process RMB cash transactions.

The Bank may restrict or disallow withdrawals from your account under certain circumstances, including, but not limited, to the following:

- The Bank has been served with a court order or legal process against the account;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The deposit in the account has been pledged as collateral for a loan to the Bank.

Renewal Features

This account will automatically renew at maturity, for the same term as the original account at the then-prevailing interest rate quoted by the Bank. You will have a 10 calendar-day grace period after the maturity date to withdraw funds, modify the principal balance, or alter the account term without penalty.

If you do not want the account to automatically renew, you must notify the Bank of your decision in writing within the 10 calendar-day grace period.

If the account automatically renews, interest for the new term will begin accruing on the maturity date. If you choose to close the account or withdraw funds during the 10-day grace period, interest

*You can request for copies from the customer service team as well.

will cease to accrue as of the maturity date, and no interest will be paid for the days within the grace period.

Service and Maintenance Fee

Other fees may apply. You can request for a copy of the Bank's Service Fee Schedule and the Rate Sheet (USD & RMB). The Service Fee schedule and the Rate Sheet can also be reviewed in the bank's website at- https://www.bocusa.com/rates-fees-instructions.

Foreign exchange conversions and wire transfers may incur fees and spreads as disclosed in the Bank's Service Fee Schedule. Fees may reduce earnings on the account.

Deposit Insurance Coverage

Your deposit denominated in foreign currencies at New York Branch and Queens Branch of Bank of China is covered by FDIC insurance. FDIC insurance covers against loss due to the failure of the Bank. However, FDIC insurance does not cover fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, if the value of your foreign currency deposit moves adversely against the U.S. Dollar, you may lose money, including principal. The amount of FDIC insurance coverage for Certificate of Deposit Accounts shall be determined and paid in the amount of U.S. Dollars that are equivalent in value to the amount of the deposit denominated in the foreign currency as of close of business on the date of default of the Bank. The exchange rates to be used for such conversions are the 12 PM rates (the "noon buying rates for cable transfers") quoted for major currencies by the Federal Reserve Bank of New York on the date of default.

*You can request for copies from the customer service team as well.

#22: Service Guide to Business Savings Account

Business Savings Account is a commercial deposit account to which you can make deposits in any amount as you wish at any time, and your money is available for your withdrawal as described below.

How to Open

To open a Business Savings Account, an applicant is required to complete the Account Application Form, provide all requested corporate/business documentation and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of $5,000.00 to fully fund this account within three (3) months of account opening.

Interest and Other Features

Your Business Savings Accounts is a tiered account. The Tier Rate and the Annual Percentage Yield listed for this account in each tier is disclosed in the Rate Sheet. You may request for a copy or review the Rate Sheet on the Bank's website at https://www.bocusa.com/rates-fees-instructions. The interest rate and Annual Percentage Yield for each tier will be established by the Bank at its sole discretion and subject to change at any time.

You must maintain a minimum balance of $100.00 each day to obtain the disclosed Annual Percentage Yield. If your account meets the minimum balance in a tier to earn the stated interest rate and Annual Percentage Yield, the Tier Rate and Annual Percentage Yield listed for this account in that tier in the Rate Sheet will apply on the entire balance in your account. Interest will not be accrued for the day(s) that the daily balance falls below $100.00.

The Bank uses the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). If the deposit day falls on a business day we are not open or on a weekend, interest begins to accrue on the following business day.

Interest is compounded monthly and credited to the account at the end of each month. If you close your account before the interest is credited, you will not receive the accrued interest.

Transaction Limitations

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited, to the following:

- Any check(s) deposited into the account has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or

*You can request for copies from the customer service team as well.

- The Bank has been served with a court order or legal process against the account.

The Bank does not allow overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Statements

The Bank will send a monthly deposit account statement detailing the transaction activity of the account. Statements will be sent to your current mailing address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all the applicable fees and services charges as set forth in the Bank's Service Fee Schedule, including, but not limited to the following:

- **Monthly Maintenance Fee:** A monthly maintenance fee (Balance Requirement) of $20.00 will be imposed every month if the average daily balance for the statement cycle falls below $1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in that cycle period.
- **Early Account Closing Fee:** A service fee of $30.00 will be imposed and deducted from your account balance, if the account is closed within six (6) months of opening.

Other fees may apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to automatically deduct these fees and charges directly from your account balance.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#23: Service Guide to Business Time Deposit (Certificate of Deposit) Account

The deposits offered by the Bank of China take the form of a certificate of deposit issued in the name of the depositor. The regular Time Deposit Account is available with terms of 1-month, 2-month, 3-month, 6-month, 9-month, 1 year, 18-month, 2-year, 30-month and 4-year. The Super Certificate of Deposit Account is available with terms of 6-month, 9-month, 1 year, 18-month, 2-year, 30-month and 4-year. When a depositor opens the account, he/she agrees to be bound by the terms and conditions of the Bank's General Deposit Account Agreement, attached.

How to Open

To open a Business Certificate of Deposit, an applicant is required to complete the Account Application Form, provide the requested documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

The minimum deposit required to open a Super Certificate of Deposit Account is either $5,000.00 or $10,000.00, depending on the specific maturity term selected. Please refer to the accompanying Rate Sheet for a complete breakdown of the minimum deposit amounts required for each available duration.

Interest and Other Features

Interest on your account will not be compounded. The accrued interest will be credited to the account at maturity, and if not withdrawn, it will be considered part of the principal subject to the automatic renewal and withdrawal penalties after the 10-day grace period. If you close your account before maturity, you will receive the accrued interest minus penalty.

You must maintain a minimum balance of $1,000.00 (for Regular Certificate of Deposit Accounts) and $5,000.00 or $10,000.00 based on different maturity terms (for Super Certificate of Deposit Accounts) in the account each day to obtain the disclosed Annual Percentage Yield (APY).

Interest begins to accrue on the business day you deposit noncash items (for example, checks). If a deposit transaction is processed on a day that is not a business day (such as a weekend or bank holiday), interest will begin to accrue on the following business day

The interest rate and Annual Percentage Yield for your account is fixed from the day the account is opened or renewed and remains unchanged until the date of maturity.

The Annual Percentage Yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

We use the daily balance method to calculate interest on your account. The method applies a daily periodic rate to the principal in the account each day.

Transaction Limitations

After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date.

*You can request for copies from the customer service team as well.

A written instruction with authorized signature(s) is/are required prior to any withdrawals.

A penalty will be imposed for any early withdrawals from your account prior to maturity. Early withdrawal penalties will be as follow:

- The early withdrawal penalty will be calculated using the entire principal balance, regardless of the amount of the withdrawal;
- 30-day simple interest for Certificate of Deposit contracts with terms of less than 2 years;
- 90-day simple interest for Certificate of Deposit contracts with terms of 2 years or more;
- For Certificate of Deposit contracts entered into through Los Angeles Branch, 30-day simple interest penalty applies to all terms Certificates of Deposit.

The Bank may not allow withdrawals from your account under certain circumstances, including, but not limited to, the following:

- The Bank has been served with a court order or legal process against the account;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The deposit in the account has been pledged as collateral for a loan to the Bank.

Renewal Features

This account will automatically renew at maturity, for the same term as the original account at the then-prevailing interest rate quoted by the Bank. You will have a 10 calendar-day grace period after the maturity date to withdraw funds, modify the principal balance, or alter the account term without penalty.

If you do not want the account to automatically renew, you must notify the Bank of your decision in writing within the 10 calendar-day grace period.

If the account automatically renews, interest for the new term will begin accruing on the maturity date. If you choose to close the account or withdraw funds during the 10-day grace period, interest will cease to accrue as of the maturity date, and no interest will be paid for the days within the grace period.

Service and Maintenance Fee

Other fees may apply. You can request for a copy of the Bank's Service Fee Schedule and the Rate Sheet (USD & RMB). The Service Fee schedule and the Rate Sheet can also be reviewed in the bank's website- https://www.bocusa.com/rates-fees-instructions.

Fees may reduce earnings on the account.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits

*You can request for copies from the customer service team as well.

that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

Part 2

#1 Service Guide to Personal Time Deposit Account

Bank of China, New York Branch and Queens Branch offer Regular and Super Certificate of Deposits in form of a certificate of deposit. The regular Certificate of Deposit Account is available with terms of 1-month, 2-month, 3-month, 6-month, 9-month, 1-year, 18-month, 2-year, 30-month and 4-year. The Super Certificate of Deposit Account is available with terms of 6-month, 9-month, 1-year, 18-month, 2-year, 30-month and 4-year. When a depositor opens a Certificate of Deposit Account, he/she agrees to be bound by the terms and conditions of the Bank's General Deposit Account Agreement.

How to Open

To open a Personal Certificate of Deposit, an applicant is required to complete the Account Application Form, provide the requested documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of $1,000.00 to open a regular Certificate of Deposit Account and a minimum of $5,000.00 to open a Super Certificate of Deposit Account. Please refer to the accompanying Rate Sheet for a complete breakdown of the minimum deposit amounts required for each available duration and type of deposit.

Interest and Other Features

Interest on your account will not be compounded. The accrued interest will be credited to the account at maturity, and if not withdrawn, it will be considered part of the principal subject to the automatic renewal and withdrawal penalties after the 10-day grace period. If you close your account before maturity, you will receive the accrued interest less penalty and/or other charges if any as applicable.

You must maintain a minimum balance of $1,000.00 (for Regular Certificate of Deposit Accounts) and $5,000.00 (for Super Certificate of Deposit Accounts) in the account each day to obtain any interest.

Interest begins to accrue on the business day you deposit cash or non-cash items (for example, checks). If a deposit transaction is processed on a day that is not a business day (such as a weekend or bank holiday), interest will begin to accrue on the following business day.

The interest rate and Annual Percentage Yield for your account is fixed from the day the account is opened or renewed and remains unchanged until the date of maturity.

The Annual Percentage Yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

We use the daily balance method to calculate interest on your account. The method applies a daily periodic rate to the principal in the account each day.

*You can request for copies from the customer service team as well.

The applicable interest rates are also updated and disclosed in the Rate Sheet from time to time, for which you may request a copy or review on the website https://www.bocusa.com/rates-fees-instructions. You may request current interest rate and APY information at any time.

Transaction Limitations

After the account is opened, you may not make deposits into this account until the maturity date; withdrawals are subject to penalty as detailed below.

A written instruction with authorized signature(s) is/are required prior to any withdrawals.

A penalty will be imposed for any early withdrawals from your account prior to maturity. Early withdrawal penalties will be as follow:

- The early withdrawal penalty will be calculated using the entire principal balance, regardless of the amount of the withdrawal;
- 30-day simple interest for Certificate of Deposit contracts with terms of less than 2 years;
- 90-day simple interest for Certificate of Deposit contracts with terms of 2 years or more;

The Bank may not allow withdrawals from your account under certain circumstances, including, but not limited to, the following:

- The Bank has been served with a court order or legal process against the account;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The deposit in the account has been pledged as collateral for a loan to the Bank.

Renewal Features

This account will automatically renew at maturity, for the same term as the original account at the then-prevailing interest rate quoted by the Bank. You will have a 10 calendar-day grace period after the maturity date to withdraw funds, modify the principal balance, or alter the account term without penalty.

If you do not want the account to automatically renew, you must notify the Bank of your decision in writing within the 10 calendar-day grace period.

If the account automatically renews, interest for the new term will begin accruing on the maturity date. If you choose to close the account or withdraw funds during the 10-day grace period, interest will cease to accrue as of the maturity date, and no interest will be paid for the days within the grace period.

Service and Maintenance Fee

Other fees may also apply. You can request for a copy of the Bank's Service Fee Schedule and the Rate Sheet (USD & RMB). The Service Fee schedule and the Rate Sheet can also be reviewed in the bank's website- https://www.bocusa.com/rates-fees-instructions.

Fees may reduce earnings on the account.

*You can request for copies from the customer service team as well.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are combined and insured up to a total of $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#2 Service Guide to Personal Savings Account

The Personal Savings Account is a deposit account to which you can make deposits in any amount at any time. Your funds will be available for your withdrawal as described below, subject to the terms of this Guide and the Bank's General Deposit Account Agreement.

Limitations on Withdrawals

The Bank reserves the right to prevent or delay withdrawals from your account under certain circumstances, including, but not limited to, the following:

- **Uncollected Funds:** Any checks deposited into the account have not yet been made available for withdrawal under our Funds Availability Policy.
- **Compliance Restrictions:** Your account is subject to restrictions for compliance or regulatory reasons, including those outlined in the disclosure titled "Important Information About Procedures for Opening a New Account or Creating a New Customer Relationship with Our Institution" or the General Deposit Account Agreement.
- **Legal Process:** The Bank has been served with a court order, levy, garnishment, or other legal process against the account.

Account Opening Requirements

To open a Personal Savings Account, you must complete the Account Application Form, present acceptable forms of identification, and sign the account signature card. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from your previous financial institution and will open the account only upon receipt and approval of satisfactory documentation.

Minimum Deposit

You must deposit a minimum of $500.00 to open this account:

- **Immediate Fee Applicability:** The $10.00 Monthly Maintenance Fee is applicable immediately upon account opening if your balance falls below the required threshold, subject to the balance protections outlined below.

Account Types

- **Statement Savings Accounts:** You will receive a periodic account statement detailing all monthly transaction activity.

Interest and Other Features

The Personal Savings Accounts is a tiered-rate account.

Rate Information

The interest rate and the Annual Percentage Yield (APY) for each balance tier are disclosed on the Bank's current Rate Sheet. You may request a paper copy of the Rate Sheet at any branch or review it on the Bank's website at https://www.bocusa.com/rates-fees-instructions. The interest rate and APY for each tier are set at the Bank's sole discretion and are subject to change at any time.

*You can request for copies from the customer service team as well.

Minimum Balance to Earn Interest

You must maintain a minimum daily balance of $100.00 to earn the disclosed interest. If your daily balance meets or exceeds this minimum, the Tier Rate and APY listed on the Rate Sheet will apply to the entire balance in your account. Interest will not accrue on any day(s) that the daily balance falls below $100.00.

Balance Computation Method

The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.

Interest Accrual

Interest begins to accrue on the business day you deposit cash, or non-cash items (for example, checks). If you make a deposit on a day we are not open or on a weekend, interest begins to accrue on the next business day.

Compounding and Crediting

Interest is compounded monthly and credited to the account on the last business day of each calendar month.

Forfeiture of Interest

If you close your account before interest is credited, any accrued but uncredited interest for that statement cycle will be forfeited.

Transaction and Account Limitations

- **Overdraft Privileges:** The Bank does not allow overdrafts on this account. We will not pay any items or electronic transfers drawn against uncollected or insufficient funds.
- **Payment Instruments:** This account does not feature check-writing privileges. Any checks drawn on this account will be returned unpaid.

Periodic Statements

If you open this Statement Savings Account, the Bank will send an account statement to the current address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all the applicable maintenance fees and service charges as set forth in the Bank's latest Service Fee Schedule, including, but not limited to the following:

- **Monthly Maintenance Fee:** A fee of $10.00 will be imposed each month if the average daily balance for the statement cycle falls below $500.00.
- **Negative Balance Protection:** This fee will not be assessed if it would cause the account balance to become negative, nor will it be assessed if the account balance is already $0.00. The fee will only be deducted up to the available balance amount (e.g., if your balance is $6.00, only $6.00 will be deducted, bringing the balance to exactly $0.00).

*You can request for copies from the customer service team as well.

- **Early Account Closure Fee:** A fee of $30.00 will be deducted from your balance if the account is closed within six (6) months of its opening date.
- **Lost Passbook Replacement Fee:** A service charge of $15.00 will be imposed to replace a physical savings passbook.

Other fees may apply. For your convenience, a complete copy of the Bank's Service Fee Schedule is available upon request at any branch and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You authorize the Bank to automatically deduct these fees from your account.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are combined and insured by the Federal Deposit Insurance Corporation (FDIC) up to a total of $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. You may qualify for more than $250,000 in total coverage if you hold funds in different ownership categories and meet all FDIC requirements. All deposits in the same ownership category held at the same bank are aggregated together for insurance limits. It is your responsibility to monitor your total deposits to ensure proper FDIC insurance coverage.

*You can request for copies from the customer service team as well.

#4 Service Guide to Business Checking Account

A Business Checking Account is a commercial deposit account from which the depositor may withdraw funds on demand.

How to Open

To Open a Business Checking Account, an applicant is required to complete the Account Application Form, provide all requested corporate/business documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of $3,000.00 to fully fund this account within three (3) months of account opening.

Account Features and Interest

This account does not earn interest. The Annual Percentage Yield (APY) is 0.00%. The Bank does not allow overdraft(s) in this account and will not execute payments or clear check(s) drawn against uncollected or insufficient funds.

Transaction Limitations

Deposits to this account are permitted at any time during the Bank's established business hours. Withdrawals from the checking account are allowed at any time and for any amount up to the account's available balance.

The Bank may restrict or disallow withdrawals from the account under certain circumstances, including, but not limited to, the following:

- Funds from check(s) deposited into the account have not yet been made available pursuant to the Bank's Expedited Funds Availability Policy;
- The account is subject to restrictions for compliance or verification reasons, including procedures outlined in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION" section of the General Deposit Account Agreement;
- The Bank has been served with a tax levy, court order, or legal process against the account.

Statements

The Bank will send a monthly account statement detailing the transaction activity in the account. Statements will be sent to your current mailing address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all the applicable fees and services charges set forth in the Bank's Service Fee Schedule, including, but not limited, to the following:

- **Monthly Maintenance Fee:** A monthly maintenance fee (Balance Requirement) of $20.00 will be imposed for any month where the average daily balance for the statement cycle falls below

*You can request for copies from the customer service team as well.

$3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the total number of days in that cycle period.

- **Early Account Closing Fee:** A service fee of $30.00 will be imposed and deducted from your account balance, if the account is closed within six (6) months of opening.

Other corporate fees may also apply. For your convenience, a complete copy of the Bank's Service Fee Schedule is available upon request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to deduct these fees or charges directly from your account balance.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#5 Service Guide to Business Easy Checking Account

A Business Easy Checking Account is a deposit account from which the depositor may withdraw funds on demand.

How to Open

To open a Business Easy Checking Account, an applicant is required to complete the Account Application Form, provide the requested documents and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous bank.

You must deposit $2,000.00 to open this account within three (3) months.

Interest and Other Features

This account does not earn interest. The Annual Percentage Yield (APY) is 0.00%. Fees may reduce balances. The Bank does not allow overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Transaction Limitations

Deposits to the checking accounts are allowed at any time during the Bank's business hours. Withdrawals from the Business Easy Checking Account are allowed at any time and for any amount up to the account's available balance.

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- Any check(s) deposited into the account that has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The Bank has been served with a court order or legal process against the account.

Statement

The Bank will send a monthly account statement of the activity in the account to the current address shown on the Bank's records.

Service and Maintenance Fee

Besides the monthly maintenance fee of $20.00, the account will also be subject to all the applicable fees and services charges set forth in the Bank's Service Charge Schedule, including, but not limited, to the following:

- A service fee of $30.00 will be imposed on your account, and deducted from your account balance, if the account is closed within six (6) months of opening.

*You can request for copies from the customer service team as well.

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the website https://www.bocusa.com/rates-fees-instructions.

The account holder(s) agree(s) to pay all charges promptly and authorize(s) the Bank to deduct the fees and charges.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#6 Service Guide to Business Foreign Currency Checking Account

A Business Foreign Currency Checking Account is a commercial deposit account from which the depositor(s) may withdraw funds on demand.

How to Open

Before opening a Business Foreign Currency Checking Account, an applicant must have established and maintain an active US Dollar (USD) savings or checking account (excluding certificates of deposit) with the Bank of China U.S.A. The client(s)' USD account must remain open at all times as long as the Business Foreign Currency Checking Account remain open.

To open a Business Foreign Currency Checking Account, an applicant is required to complete the Account Application Form, provide all requested corporate documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement, attached. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of USD 3,000 equivalent in the designated foreign currency to fully fund this account within three (3) months of account opening.

Foreign currency cannot be accepted in form of cash or check by the Bank. The foreign currency for opening or funding the account must be conducted either via: i) an incoming foreign currency wire remittance transfer, or ii) an internal foreign exchange conversion from an existing USD account at a U.S. Branch of Bank of China.

The exchange rate used for the foreign currency conversion is quoted by the Bank and is locked-in at the time the depositor's request for deposit or withdrawal. The conversion will be processed within two (2) business days after the foreign currency deposit or withdrawal request is submitted. Customers are not permitted to cancel the transaction during this processing period. If, for any reason, the customer must withdraw the application, the currency will be treated as being sold back to the Bank at the prevailing market exchange rate at the time the cancelation request is executed. The customer shall be solely responsible for any losses arising from an adverse exchange rate differential, and shall not be entitled to any gains resulting from favorable fluctuations in the exchange rate.

Account Features and Interest

This account does not earn interest. The Annual Percentage Yield (APY) is 0.00%.

The Bank does not allow overdrafts in this account and will not execute payments or transfers against uncollected or insufficient funds.

Transaction Limitations

Any deposit(s) into the Business Foreign Currency Checking Account must be made via an incoming foreign currency wire remittance transfer or a foreign exchange conversion from an existing USD account at a Bank of China U.S. Branch. The Bank does not accept foreign currency cash or checks for deposit. For withdrawal transactions, the foreign currency must be converted to USD and

*You can request for copies from the customer service team as well.

deposited into the customer's designated USD account at a U.S. Branch of Bank of China, or be withdrawn via an outgoing wire remittance transfer.

There is no cash or check book service for Business Foreign Currency Checking Account.

For every foreign exchange request involving RMB, the business customer is required to provide relevant supporting trade documentation (such as an Invoice, Bill of Lading, etc.) as requested by the Bank to ensure regulatory compliance.

The Bank may restrict or disallow withdrawals or transfers from the account under certain circumstances, including, but not limited to, the following:

- Funds deposited into the account have not yet been made available for withdrawal;
- The account is subject to restrictions for compliance or verification reasons, including procedures outlined in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", section of the General Deposit Account Agreement; or
- The Bank has been served with a tax levy, court order or legal process against the account.

Statements

The Bank will send a monthly deposit account statement detailing the transaction activity in the account. Statements will be sent to the current mailing address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all applicable fees and service charges set forth in the Bank's Service Fee Schedule, including, but not limited to, the following:

- **Monthly Maintenance Fee:** A USD $20.00 equivalent monthly maintenance fee (Balance Requirement) will be imposed for any month where the average daily balance for the statement cycle falls below a USD $3,000.00 USD equivalent. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle (converted to USD pursuant to the conversion rate for that particular day) and dividing that figure by the number of days in that cycle period.
- **Early Account Closing Fee:** A USD $30.00 equivalent service fee will be imposed and deducted from your account balance if the account is closed within six (6) months of opening.

Other corporate fees may apply. For your convenience, a complete copy of the Bank's Service Fee Schedule is available upon request and on the Bank's website at https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to automatically deduct these fees or charges directly from your account balance.

Deposit Insurance Coverage

Your deposit denominated in foreign currency at New York Branch and Queens Branch of Bank of China is covered by FDIC insurance. FDIC insurance covers against loss due to the failure of the Bank. However, FDIC insurance does not cover fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, if the value of your foreign currency deposit moves

*You can request for copies from the customer service team as well.

adversely against the U.S. Dollar, you may lose money, including principal. The amount of FDIC insurance coverage for your Business Foreign Currency Checking Account shall be determined and paid in the amount of US Dollars that are equivalent in value to the amount of the deposit denominated in the foreign currency as of close of business on the date of default of the Bank. The exchange rates to be used for such conversions are the 12 PM rates (the "noon buying rates for cable transfers") quoted for major currencies by the Federal Reserve Bank of New York on the date of default.

*You can request for copies from the customer service team as well.

#7 Service Guide to Business Foreign Currency (Non-RMB) Savings Account

A Business Foreign Currency Savings Account is a deposit account to which you can make a deposit in any amount as you wish at any time, and your money will be available for your withdrawal with certain limitations as described below.

How to Open

Before opening a Business Foreign Currency (Non-RMB) Savings Account, an applicant must have established a US Dollar savings or checking account (other than a certificate of deposit) with the Bank of China.

To open a Business Foreign Currency Savings Account, an applicant is required to complete the Account Application Form, provide the requested documents and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous bank and will open the account only upon receipt of satisfactory documents.

You must deposit a minimum of USD $5,000.00 equivalence to open this account within three (3) month.

Foreign currency CANNOT be accepted in the form of cash or a check by the Bank. The foreign currency USD 5,000.00 equivalence for opening this account must be made either by an (i) incoming wire remittance transfer, or (ii) internally exchanged from an existing US dollar deposit account at any U.S. Branch of Bank of China.

The exchange rate used for foreign currency conversion is quoted by the Bank and is locked-in at the time of the depositor's request for deposit or withdrawal. The conversion will be processed in two (2) business days after the foreign currency deposit request is submitted. You are not permitted to cancel the transaction during this period. If, for any reason, you withdraw the request, the currency will be treated as being sold back to the Bank at the exchange rate at the time of the cancelation request, and you shall be responsible for any losses associated with fluctuation in exchange rates following such cancelation.

Your USD account must remain open at all times as long as the Business Foreign Currency (Non-RMB) Savings Account remain open.

Interest and Other Features

The interest rate on your account is established by the Bank, at its sole discretion, and is subject to change at any time. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the closing balance in the account each day.

Interest begins to accrue on the business day you deposit noncash items (for example, checks). If the deposit falls on business day we are not open or on a weekend, interest begins to accrue on the following business day.

Interest will be compounded monthly and will be credited to the account at the end of each month. If you close your account before interest is credited for the month, you will not receive the accrued interest for the subject month.

*You can request for copies from the customer service team as well.

The Rate Sheet of USD and RMB, for which you may request a copy, is available for review on the website https://www.bocusa.com/rates-fees-instructions. The interest rate for OTHER foreign currency accounts were determined separately on a case-by-case basis. Please call (212)-935-3101 at New York Branch or (212)-925-2355 at Queens Branch for more details.

Transaction Limitations

Any deposit(s) into the Business Foreign Currency Savings Account can only be made by either (i) incoming foreign currency wire remittance transfer, or (ii) a foreign exchange from an existing USD account at Bank of China NY. The value day will be two (2) business days after the transaction day. The Bank does not accept foreign currency in cash or check.

For withdrawal transactions, the foreign currency shall be converted to US Dollars and then deposited into your USD account at any U.S. Branch of Bank of China or be withdrawn through outgoing wire remittance transfer.

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- Any check(s) deposited into the account has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The Bank has been served with a court order or legal process against the account.

Statement

The Bank will send a monthly account statement of the activity in the account to the current address shown on the Bank's records.

Service and Maintenance Fees

The Account will be subject to all the applicable fees and service charges as set forth in the Bank's Service Fee Schedule, including, but not limited to, the following:

- A monthly maintenance fee (Balance Requirement) of $20.00 will be imposed every month if the average daily balance for the month falls below $5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- A $30.00 US Dollar equivalent service fee will be imposed on your account, and deducted from your account balance, if the account is closed within sixty (60) month of opening.

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the Bank's website https://www.bocusa.com/rates-fees-instructions.

The account holder(s) agree(s) to pay all charges promptly and authorize(s) the Bank to deduct the fees or charges from the account.

*You can request for copies from the customer service team as well.

Deposit Insurance Coverage

Your deposit denominated in foreign currencies at New York Branch and Queens Branch of Bank of China is covered by FDIC insurance. FDIC insurance covers against loss due to the failure of the Bank. However, FDIC insurance does not cover fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, if the value of your foreign currency deposit moves adversely against the U.S. Dollar, you may lose money, including principal. The amount of FDIC insurance coverage for Savings Deposit Accounts shall be determined and paid in the amount of U.S. dollars that are equivalent in value to the amount of the deposit denominated in the foreign currency as of close of business on the date of default of the Bank. The exchange rates to be used for such conversions are the 12 PM rates (the "noon buying rates for cable transfers") quoted for major currencies by the Federal Reserve Bank of New York on the date of default.

*You can request for copies from the customer service team as well.

#10 Service Guide to Business Plus Checking Account

Business Plus Checking Account is a transaction account that earns interest. This account offers you the convenience of a business checking account, and also pays you interest for your money. With the Business Plus Checking, there are unlimited third-party transfers.

How to Open

To open a Business Plus Checking Account, an applicant is required to complete the Account Application Form, provide the requested documents and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous bank and will open the account only upon receipt of satisfactory documents.

You must deposit a minimum of $5,000.00 to open this Account within three (3) months.

Interest and Other Features

The interest rate and Annual Percentage Yield (APY) on your Business Plus Checking Account is stated in the Rate Sheet. You may request a copy or review the Rate Sheet on the Bank's website (https://www.bocusa.com/rates-fees-instructions). The interest rate and annual percentage yield is established by the Bank at its sole discretion, and subject to change at any time.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the closing balance in the account each day. Interest begins to accrue on the business day you deposit noncash items (for example, checks). If the deposit day falls on a business day we are not open or on a weekend, interest begins to accrue on the following business day.

Interest is compounded Daily and credited to the account at the end of each month. If you close your account before the interest is credited, you will not receive the accrued interest. You must maintain a minimum balance of $3,000.00 each day to obtain the disclosed APY. Interest will not be accrued for the day(s) that the daily balance falls below $3,000.00.

Transaction Limitations

Deposits to your account are allowed at any time during the Bank's business hours. Withdrawals from your account are allowed at any time and for any amount up to the account's available balance.

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- Any check(s) deposited into the account has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The Bank has been served with a court order or legal process against the account.

*You can request for copies from the customer service team as well.

The Bank does not allow overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Statement

The Bank will send a monthly account statement of the activity in the account to the current address shown on the Bank's records.

Service and Maintenance Fee

The account will be subject to all the applicable fees and services charges as set forth in the Bank's Service Fee Schedule, including, but not limited to the following:

- A monthly maintenance fee (Balance Requirement) of $20.00 will be imposed every month if the average daily balance falls below $5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in the statement period.
- A service fee of $30.00 will be imposed on your account, and deducted from your account balance, if the account is closed within six (6) months of opening.

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule and the Rate Sheet (USD & RMB). The Service Fee schedule and the Rate Sheet can also be reviewed in the Bank's website- (https://www.bocusa.com/rates-fees-instructions).

You agree to pay all charges promptly and authorize the Bank to deduct the fees and charges from the account.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#11 Service Guide to Business Premier Savings Account

A Business Premier Savings Account is a deposit account to which you can make deposits in any amounts you wish at any time, and your money will be available for your withdrawal as described below.

How to Open

To open a Business Premier Savings Account, an applicant is required to complete the Account Application Form, provide the requested documents and sign the account signature cards. The Bank reserves the right to request a reference letter from the applicant's previous bank. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous bank and will open the account only upon receipt of satisfactory documents.

The Bank's Premier Savings Accounts is a Statement Savings Account. You will receive a monthly statement that shows all your monthly activity.

You must deposit a minimum of $20,000.00 to open this account within three (3) month.

Interest and Other Features

Your Business Premier Savings Account is a tiered account. The Tier Rate and the Annual Percentage Yield (APY) listed for this account in each tier is disclosed in the Rate Sheet. You may request for a copy or review the Rate Sheet on the Bank's website (https://www.bocusa.com/rates-fees-instructions). The interest rate and Annual Percentage Yield for each tier will be established by the Bank at its sole discretion and subject to change at any time.

You must maintain a minimum balance of $500.00 each day to obtain the disclosed Annual Percentage Yield any interest. If your account meets the minimum balance in a tier to earn the stated interest rate and Annual Percentage Yield, the Tier Rate and Annual Percentage Yield listed for this account in that tier in the Rate Sheet will apply on the entire balance in your account. Interest will not be accrued for the day(s) that the daily balance falls below $500.00.

We use the daily balance method to calculate interest on the Account. This method applies a daily periodic rate to the closing balance in the account each day. Interest begins to accrue on the business day you deposit noncash items (for example, checks). If the deposit day falls on a business day we are not open or on a weekend, interest begins to accrue on the following business day.

Interest is compounded monthly and credited to the account at the end of each month. If you close your account before interested is credited, you will not receive the accrued interest.

Transaction Limitations

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited, to the following:

- Any check(s) deposited into the account has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A

*You can request for copies from the customer service team as well.

NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or

- The Bank has been served with a court order or legal process against the account.

The Bank does not allow overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Statement

The Bank will send a monthly account statement of the activity in the account to the current address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all the applicable fees and services charges as set forth in the Bank's Service Fee Schedule, including, but not limited to the following:

- A monthly maintenance fee (Balance Requirement) of $20.00 will be imposed every month if the average daily balance for the month falls below $1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in the period.
- A service fee of $30.00 will be imposed on your account, and deducted from your account balance, if the account is closed within six (6) months of opening.

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the Bank's website (https://www.bocusa.com/rates-fees-instructions).

You agree to pay all charges promptly and authorize the Bank to deduct the fees and charges from the account.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#14 Service Guide to Personal NOW Account

Personal NOW (Negotiable Order of Withdrawal) Account is a type of transaction account that pays interest. This account offers you the convenience of a personal checking account and pays you interest on your money.

How to Open

To open a Personal NOW Account, an applicant is required to complete the Account Application Form, present acceptable forms of identification and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous bank and will open the account only upon receipt of satisfactory documents.

You must deposit a minimum of $1,000.00 to open this account within three (3) months.

Interest and Other Features

The interest rate and Annual Percentage Yield (APY) on your Personal NOW account is stated in the Rate Sheet. The interest rate and annual percentage yield is established by the Bank at its sole discretion, and is subject to change at any time. You may request for a copy or review the Rate Sheet on the Bank's website (https://www.bocusa.com/rates-fees-instructions).

The Bank uses the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the closing balance in the account each day. Interest begins to accrue on the business day you deposit cash or non-cash items (for example, checks). If the deposit day falls on a business day we are not open or on a weekend, interest begins to accrue on the following business day.

Interest is compounded daily and credited to the account at the end of the last business day of each calendar month. If you close your account any time during the month before interest is credited, you will not receive the accrued interest for that particular month.

You must maintain a minimum balance of $500.00 each day to obtain the disclosed APY on the account.

Transaction Limitations

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- Any check(s) deposited into the account has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The Bank has been served with a court order or legal process against the account.

The Bank does not allow overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

*You can request for copies from the customer service team as well.

Statement

The Bank will send a monthly deposit account statement of the activity in the account to the current address shown on the Bank's records.

Service and Maintenance Fee

The account will be subject to all the applicable fees and service charges as set forth in the Bank's Service Fee Schedule, including, but not limited to, the following:

- A monthly maintenance fee (Balance Requirement) of $10.00 will be imposed every month if the average daily balance for the month falls below $1,000.00. The average daily balance is calculated by adding the -closing balance in the account for each day of the period and dividing that figure by the number of days in the statement period.
- A service fee of $30.00 will be imposed on your account, and deducted from your account balance, if the account is closed within six (6) months of opening.

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the Bank's website (https://www.bocusa.com/rates-fees-instructions).

You agree to pay all charges promptly and authorize the Bank to deduct the fees and charges from the account if they are not paid in cash.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#16 Service Guide to Personal RMB Time Deposit (Certificate of Deposit) Account

The RMB Personal Certificate of Deposit Account is available with terms of 3-month, 6-month, 9-month and 1-year. When a depositor opens an RMB Personal Certificate of Deposit Account, he/she agrees to be bound by the terms and conditions of the Bank's General Deposit Account Agreement.

How to Open

Before opening an RMB Personal Certificate of Deposit Account, an applicant must have established a US Dollar savings or checking account (other than a certificate of deposit) with the Bank of China New York or Queens Branch.

To open an RMB Personal Certificate of Deposit, an applicant is required to complete the Account Application Form, provide the requested documentation, and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous financial institution.

You must deposit a minimum of $1,000(USD) equivalence to open RMB Personal Certificate of Deposit account. Please refer to the accompanying Rate Sheet for a complete breakdown of the minimum deposit amounts required for each available duration and type of deposit.

RMB cannot be accepted by the Bank in the form of a check and cash. The RMB for opening the account must be either by (i) incoming wire remittance transfer (ii) internally exchanged from an existing US Dollar account at any U.S. Branch of Bank of China, or, (iii) transfers from an existing RMB savings account at the Bank of China New York or Queens Branch.

The exchange rate used for RMB conversion is quoted by the Bank and is locked-in at the time of the customer's request for a deposit or withdrawal. The conversion will be processed in two (2) business days after the RMB exchange request is submitted. The customer is not permitted to cancel the transaction during this period. If, for any reason, the customer must withdraw the request, the RMB will be treated as being sold back to the Bank, at the exchange rate at the time of the cancelation request. The customer will pay the difference of the exchange rate when the selling rate is lower than the buying rate and will not earn a return if the selling rate is higher than the buying rate.

The client(s)' USD account must remain open at all times as long as the RMB Personal Certificate of Deposit account remain open.

Interest and Other Features

Interest on your account will not be compounded. The accrued interest will be credited to the account at maturity, if not withdrawn, will be considered part of the principal subject to automatic renewal and withdrawal penalties after the 10-day grace period. If you close your account before interest is credited, you will not receive the accrued interest less penalty if any as applicable.

You must maintain a minimum balance of USD 1,000 equivalence in the account every day to obtain the disclosed Annual Percentage Yield (APY).

*You can request for copies from the customer service team as well.

Interest begins to accrue on the business day you deposit noncash items (for example, wires). If a deposit transaction is processed on a day that is not a business day (such as a weekend or bank holiday), interest will begin to accrue on the following business day.

The interest rate and Annual Percentage Yield for your account is fixed on the day the account is opened or renewed and remains unchanged until the date of maturity.

The Annual Percentage Yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The applicable interest rates are also updated and disclosed in the Rate Sheet from time to time, for which you may request a copy or review on the website https://www.bocusa.com/rates-fees-instructions. You may request current interest rate and APY information at any time.

Transaction Limitations

After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date.

A written instruction along with authorized signature(s) is/are required prior to any withdrawals.

A penalty will be imposed for any early withdrawals from your account prior to maturity. Early withdrawal penalties will be as follow:

- The early withdrawal penalty will be calculated using the entire principal balance, regardless of the amount of the withdrawal;
- 30-day simple interest for Certificate of Deposit contracts with terms of less than 2 years;

A RMB Personal Certificate of Deposit Account does not support RMB cash transactions. A customer must open a USD account and RMB denominated savings account at the Bank in order to conduct RMB cash deposit and/or withdrawal transactions.

The Bank may not allow withdrawals from your account under certain circumstances, including, but not limited to, the following:

- The Bank has been served with a court order or legal process against the account;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The deposit in the account has been pledged as collateral for a loan to the Bank.

Renewal Features

This account will automatically renew at maturity, for the same term as the original account at the then-prevailing interest rate quoted by the Bank. You will have a 10 calendar-day grace period after the maturity date to withdraw funds, modify the principal balance, or alter the account term without penalty.

*You can request for copies from the customer service team as well.

If you do not want the account to automatically renew, you must notify the Bank of your decision in writing within the 10 calendar-day grace period.

If the account automatically renews, interest for the new term will begin accruing on the maturity date. If you choose to close the account or withdraw funds during the 10-day grace period, interest will cease to accrue as of the maturity date, and no interest will be paid for the days within the grace period.

Service and Maintenance Fees

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the website https://www.bocusa.com/rates-fees-instructions.

Foreignexchange conversions and wire transfers may incur fees and spreads as disclosed in the Bank's Service Fee Schedule.

Fees may reduce earnings on the account.

Counterfeit Bills

Under the provisions of the People's Bank of China, all branches of the Bank of China are required to confiscate all RMB cash notes that it determines, in its sole discretion, to be counterfeit. In the case where an RMB note is determined to be counterfeit and confiscated, the customer will be provided with a receipt of the confiscation, and the note delivered to the proper authorities in the United States.

Deposit Insurance Coverage

Your deposit denominated in foreign currency at New York Branch and Queens Branch of Bank of China is covered by FDIC insurance. FDIC insurance covers against loss due to the failure of the Bank. However, FDIC insurance does not cover fluctuations in RMB values. Due to the nature and volatility of the foreign exchange market, if the value of your foreign currency deposit moves adversely against the US dollar, you may lose money, including principal. The amount of FDIC insurance coverage for accounts shall be determined and paid in the amount of US dollars that are equivalent in value to the amount of the deposit denominated in the foreign currency as of close of business on the date of default of the Bank. The exchange rates to be used for such conversions are the 12 PM rates (the "noon buying rates for cable transfers") quoted for major currencies by the Federal Reserve Bank of New York on the date of default.

*You can request for copies from the customer service team as well.

#20 Service Guide to Personal Easy Checking Account

An Easy Checking Account is a deposit account from which the depositor may withdraw funds on demand.

How to Open

To open a Personal Easy Checking Account, an applicant is required to complete the Account Application Form, present acceptable forms of identification and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous bank.

You must deposit $1,000.00 to open this account within three (3) months.

Interest and Other Features

This account does not earn interest. The Annual Percentage Yield (APY) is 0.00%. Fees may reduce balances. The Bank does not allow any overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Transaction Limitations

Deposits to the checking account with our teller staff are allowed at any time during the Bank's business hours. Withdrawals from the Easy Checking Account are allowed for any amount up to the account's available balance.

For New York Branch, the business hours are 9AM to 3:30PM; for Queens Branch, the business hours are 9AM to 4PM (Saturday business hours are 10AM to 3PM, the deposit on Saturday was processed on the next business day).

The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- Any check(s) deposited into the account that has (have) not yet been available;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The Bank has been served with a court order or legal process against the account.

Statement

The Bank will send a monthly account statement of the activity in the account to the account holder(s) address shown on the Bank's records.

Service and Maintenance Fee

This account has no monthly maintenance fees, no per-check fees, and no fees for deposits or withdrawals. Additional fees may apply as disclosed in the Bank's Service Fee Schedule. The example included but not limited to the following:

*You can request for copies from the customer service team as well.

- A service fee of $30.00 will be imposed on your account, and deducted from your account balance, if the account is closed within six (6) months of opening.

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the website https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to deduct the fees and charges from the account.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#21 Service Guide to Personal Checking Account

A Personal checking account is a deposit account from which the depositor may withdraw funds on demand.

How to Open

To open a Personal Checking Account, an applicant is required to complete the Account Application Form, present acceptable forms of identification and sign the account signature cards. The Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement. The Bank reserves the right to request a reference letter from the applicant's previous bank.

You must deposit $1,000.00 to open this account within three (3) months.

Interest and Other Features

This account does not earn interest. The Annual Percentage Yield (APY) is 0.00%. Fees may reduce balances. The Bank does not allow any overdraft(s) in the account and will not pay any check(s) drawn on the account against uncollected funds.

Transaction Limitations

Withdrawals from the checking accounts are allowed at any time for any amount up to the account's available balance. The Bank may not allow withdrawals from the account in certain circumstances, including, but not limited to, the following:

- The Bank has been served with a court order or legal process against the account;
- Your account may be subject to certain restrictions per compliance reasons provided, such as but not limited to in the "IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION", General Deposit Account Agreement; or
- The deposit in the account has been pledged as collateral for a loan to the Bank.

Statement

The Bank will send a monthly account statement of the activity in the account, together with the images of the paid cancelled check(s), to the account holder(s)' address shown on the Bank's records.

Service and Maintenance Fee

This account has no per-check fees and no fees for deposits or withdrawals. Additional fees may apply as disclosed in the Bank's Service Fee Schedule. including, but not limited to the following:

- A monthly maintenance fee (Balance Requirement) of $10.00 will be imposed every month if the average daily balance for the month falls below $1,000.00. The average daily balance is calculated by adding the closing balance in the account for each day of the statement cycle and dividing that figure by the number of days in the period.
- A service fee of $30.00 will be imposed on your account, and deducted from your account balance, if the account is closed within six (6) months of opening.

*You can request for copies from the customer service team as well.

Other fees may also apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the website https://www.bocusa.com/rates-fees-instructions.

You agree to pay all charges promptly and authorize the Bank to deduct the fees and charges from the account.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.

*You can request for copies from the customer service team as well.

#24 Service Guide to Personal Premier Savings Account

Personal Premier Savings Account is a deposit account to which you can make deposits in any amounts you wish at any time, and your money will be available for your withdrawal as described below.

Limitations on Withdrawals

The Bank reserves the right to prevent or delay withdrawals from your account under certain circumstances, including, but not limited to, the following:

- **Uncollected Funds:** Any checks deposited into the account have not yet been made available for withdrawal under our Funds Availability Policy.
- **Compliance Restrictions:** Your account is subject to restrictions for compliance or regulatory reasons, including those outlined in the disclosure titled "Important Information About Procedures for Opening a New Account or Creating a New Customer Relationship with Our Institution" or the General Deposit Account Agreement.
- **Legal Process:** The Bank has been served with a court order, levy, garnishment, or other legal process against the account.

Account Opening Requirements

To open a Personal Premier Savings Account, an applicant is required to complete the Account Application Form, present acceptable forms of identification and sign the account signature cards. The Bank reserves the right to request a reference letter from the applicant's previous bank. Upon receipt of satisfactory references, the Bank will open the account under the terms and conditions of the Bank's General Deposit Account Agreement and will open the account only upon receipt of satisfactory documents.

Minimum Deposit

You must deposit a minimum of $10,000.00 to open this account.

- **Immediate Fee Applicability:** The $10.00 Monthly Maintenance Fee is applicable immediately upon account opening if your balance falls below the required threshold, subject to the balance protections outlined below.

Interest and Other Features

Personal Premier Savings Accounts are tiered account.

Rate Information

The interest rate and the Annual Percentage Yield (APY) for each balance tier are disclosed on the Bank's current Rate Sheet. You may request a paper copy of the Rate Sheet at any branch or review it on the Bank's website at https://www.bocusa.com/rates-fees-instructions. The interest rate and APY for each tier are set at the Bank's sole discretion and are subject to change at any time.

Minimum Balance to Earn Interest

*You can request for copies from the customer service team as well.

You must maintain a minimum daily balance of $500.00 to earn the disclosed interest. If your daily balance meets or exceeds this minimum, the Tier Rate and APY listed on the Rate Sheet will apply to the entire balance in your account. Interest will not accrue on any day(s) that the daily balance falls below $500.00.

Balance Computation Method

The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.

Interest Accrual

Interest begins to accrue on the business day you deposit cash, or non-cash items (for example, checks). If you make a deposit on a day we are not open or on a weekend, interest begins to accrue on the next business day.

Compounding and Crediting

Interest is compounded monthly and credited to the account on the last business day of each calendar month.

Forfeiture of Interest

If you close your account before interest is credited, any accrued but uncredited interest for that statement cycle will be forfeited.

Transaction and Account Limitations

- **Overdraft Privileges:** The Bank does not allow overdrafts on this account. We will not pay any items or electronic transfers drawn against uncollected or insufficient funds.
- **Payment Instruments:** This account does not feature check-writing privileges. Any checks drawn on this account will be returned unpaid.

Periodic Statements

The Bank will send a monthly deposit account statement of the activity in the account to the current address shown on the Bank's records.

Service and Maintenance Fees

The account will be subject to all the applicable maintenance fees and service charges as set forth in the Bank's latest Service Fee Schedule, including, but not limited to the following:

- **A monthly maintenance fee:** A fee of $10.00 will be imposed each month if the average daily balance for the statement cycle falls below $500.00.
- **Negative Balance Protection:** This fee will not be assessed if it would cause the account balance to become negative, nor will it be assessed if the account balance is already $0.00. The fee will only be deducted up to the available balance amount (e.g., if your balance is $6.00, only $6.00 will be deducted, bringing the balance to exactly $0.00).
- A service fee of $30.00 will be imposed on your account, and deducted from your account balance, if the account is closed within six (6) months of opening.

*You can request for copies from the customer service team as well.

Other fees may apply. For your convenience, a copy of the Bank's Service Fee Schedule is available upon your request and on the Bank's website (https://www.bocusa.com/rates-fees-instructions).

You agree to pay all charges promptly and authorize the Bank to deduct the fees and charges from the account.

Deposit Insurance Coverage

Deposits held by you with New York Branch and Queens Branch are insured up to $250,000 per depositor for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over $250,000 if they have funds in different ownership categories and all FDIC requirements are met. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount of $250,000. It is your responsibility to monitor your deposits held for purposes of FDIC insurance.