

III. Market-adjusted Prices-RMB Settlement Business-Personal Account

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0102001	Small-amount account management	Account management service of demand deposit account with the average daily balance of less than RMB100 every quarter	Personal customers	RMB3 per quarter.	Free of charge from December 15, 2021.	
S0102002	Annual fee of debit card	Account management service for debit card holders	Personal customers	No more than RMB10 per card every year.	<p>1. Secondary vocational student assistance card and high school student assistance card are free of charge for three years from the date of account opening.</p> <p>2. Free of charge for Jin Gui (金桂) customers, Fu Jia (富嘉) customers, Fu Jia (富嘉) customers (diamond-level), and Ding Fu (鼎福) customers.</p> <p>3. In accordance with the documents of NDRC Price [2014] No.268 and NDRC Price Provision [2017] No. 1250, the only account (excluding credit card and vip account) opened by a customer in our bank is automatically exempted from annual fee and account management fee (including small account management fee, similarly hereinafter) and for customers with multiple accounts with our bank, one of the accounts (excluding credit card and vip account) designated by customers after their application is exempted from annual fee and account management fee.</p> <p>4. Social service and fiscal fund accounts such as accounts with agency payment of salary, retirement benefits, minimum living allowance, medical insurance, unemployment insurance, house provident fund, as well as other qualified agency payment accounts can be exempted from annual fees, executed in accordance with CBRC [2011] No. 22.</p> <p>5. Since October 1, 2018, all debit cards ineligible for any of the above promotional policies have been exempted from annual fee nationwide. The end date of the promotion shall be subject to further notice.</p>	
S0102003	Production cost of debit cards	Provide PSBC customers with the debit card certificate of personal deposit accounts (including new card opening, new card issuance, and old card replacement).	Personal customers	<p>1. Issuance fee for basic-function financial IC debit cards: No more than RMB5 per card. Replacement or reissuance fee (including same-number reissuance or same-number replacement fee) is no more than RMB10 per card.</p> <p>2. Issuance fee for financial IC co-branded card/themed cards: No more than RMB40 per card.</p> <p>3. Issuance fee for special-material cards: No more than RMB1,000 per card.</p>	<p>1. Free of charge of the production cost for Jin Gui (金桂) card, Fu Jia (富嘉) card and Ding Fu (鼎福) card.</p> <p>2. Free of charge of the production cost for gold card, platinum card and diamond card.</p> <p>3. Free of charge of the production cost for secondary vocational student assistance card and high school student assistance card.</p>	<p>1. The "theme card" herein refers to a debit card that has no specified co-branded unit of the original co-brand card, and counts on a certain cultural element or life philosophy to attract and serve specific customer groups.</p> <p>2. Special material cards refer to debit cards with special craftsmanship and special materials.</p>
S0102004	Production cost of e-banking authentication tools	Provide customers personal UKey security authentication tools.	Personal customers	It is charged at cost prices.		If the authentication tools are damaged by reasons other than those of the customers and need to be replaced, the cost of production shall be waived.

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S0102005	Certificate loss reporting	Provide customers with certificate loss reporting service.	Personal customers	Service fee for official certificate loss reporting: No higher than RMB10/transaction.	Free of charge for Jingui customers, Fujia customers, Fujia customers (diamond-level), and Dingfu customers.	"Official certificate loss reporting" refers to the business where the customer conducts official loss reporting over the counter at an outlet of the Bank after he/she lost his/her deposit certificate. Such loss reporting will be permanently effective.
S0102006	Account statement printing	Printing personal deposit account statement for customers	Personal customers	Time span between the date of business processing and the date of printing: within and including 1 year: free of charge Longer than one year but within two years (inclusive): No more than RMB10 per time/card. Longer than two years: No more than RMB20 per time/card.	Free of charge since September 22, 2023.	
S0102007	Overseas inter-bank ATM inquiry	Provision of balance inquiry service via ATM of other banks overseas (including Hong Kong, Macau and Taiwan) for PSBC debit card holders	Personal customers	RMB4 each time	RMB2 each time for Fu Jia (富嘉) customers and free for Fu Jia (富嘉) customers (diamond-level) and Ding Fu (鼎福) customers.	
S0102008	Account activity alert	SMS alert on account activities	Personal customers	1. Demand deposit account activity alert: no more than RMB3 per month and RMB30 per year. 2. Agency payroll credit alert: no more than RMB1 per month and RMB10 per year. 3. Withdrawal alert: no more than RMB2 per month and RMB20 per year. 4. Transfer credit alert: no more than RMB2 per month and RMB20 per year. 5. Tax withholding and remitting alert: no more than RMB2 per month and RMB20 per year.	1. Free of charge for secondary vocational student assistance card and high school student assistance card. 2. Free of charge for five demand deposit accounts of Jin Gui (金桂) customers, Fu Jia (富嘉) customers, Fu Jia (富嘉) customers (diamond-level) and Ding Fu (鼎福) customers. If one is not a customer of the above level, he/she will no longer enjoy this discount.	
S0102009	Issue of personal deposit certificate	Provision of written deposit certificate for customers	Personal customers	RMB20 for each copy.	Free of charge for Jin Gui (金桂) customers, Fu Jia (富嘉) customers, Fu Jia (富嘉) customers (diamond-level), and Ding Fu (鼎福) customers.	
S0102010	Personalized services of debit cards	Personalized services of debit cards refer to offering customers debit cards with customized surfaces, customized card numbers, and online self-selected surfaces, and mailing the finished cards applied online to customers.	Personal customers	No more than RMB100/card.	Free of charge for customizing card numbers of Fu Jia (富嘉) card, Ding Fu (鼎福) card and business card.	