

III. Market-adjusted Prices-RMB Settlement Business-Cash Management

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0106001	Control over income and expenditure	Provide customers with services for controlling payment amounts as well as incomes and expenditures of accounts under cash management, unit settlement card business included.	Corporate customers	1. Control fee of account payment: RMB200/month/account/card. 2. Service fee of targeted income and expenditure: RMB200/month/account/card. Prices may be negotiated with customers within the aforementioned price ceilings.		
S0106002	Virtual accounting book	Provide services in capital clearing for customers.	Corporate customers	RMB10 to RMB100/month/account book, charged based on the total number of books minus 1, which may be negotiated with customers within the limit of RMB100/month/account book.		
S0106003	Multi-account fund pool	Provide comprehensive services with liquidity management of cash management as the core, including account management of physical fund pool, virtual fund pool, average fund pool, and intelligent fund pool; internal pricing allocation; intra-day overdrafts within the group; and fund appreciation, etc.	Corporate clients/Personal Accounts	RMB2,000/month/account, which may be negotiated with customers within the aforementioned price ceilings.		

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S0106004	Remittance and transfer of funds	Provide customers with automatic fund transfer ("E-clearing" business included).	Corporate customers	Option 1: Charge the service fee based on the amount. $X \leq \text{RMB}10,000$, RMB5 per transaction; $\text{RMB}10,000 < X \leq \text{RMB}100,000$, RMB10 per transaction; $\text{RMB}100,000 < X \leq \text{RMB}500,000$, RMB15 per transaction; $\text{RMB}500,000 < X \leq \text{RMB}1$ million, RMB20 per transaction; Over RMB1 million, charge 0.002% of X with a maximum of RMB200. Option 2: Charge the service fee based on the number of transactions at RMB50 per transaction. Option 3: Charge the monthly subscription based on account, RMB500/month/account. The price can be negotiated with customers within the aforementioned price ceilings.		
			Personal customers	Option 1: Intra-city remittance and transfer within PSBC: Free. Non-local: Charge 1‰ of the collected amount, no less than RMB1 and no more than RMB15. Option 2: Monthly package of RMB50/account. The price can be negotiated with customers within the aforementioned price ceilings.		
S0106005	E-Messenger	An account information reminder service for customers based on their account balances, status changes, etc.	Corporate customers	There are three options: RMB0.1/mobile number/SMS; monthly package of RMB20/month/mobile number/account (including the virtual accounting book); yearly package of RMB150/year/mobile number/account (including the virtual accounting book). The price can be negotiated with customers within the aforementioned price ceilings.		1. In case of early termination, no fee will be charged for the period where the service is not provided; 2. "Including the virtual accounting book" means that customers use a virtual accounting book to receive SMS on a monthly or yearly basis.
S0106006	Direct link service between banks and enterprises	Connecting the customer's enterprise system with the Bank's business system, it realizes exclusive e-channel services for customers to handle the Bank's various financial and non-financial businesses, as well as to customize product functions according to their individual needs.	Corporate customers	1. Service fee: RMB100,000/year or RMB30,000 /per docking interface/year. 2. Ongoing maintenance fee: RMB200/year/account. 3. Transfer remittance fee: (1) Inter-provincial: For each transfer of less than RMB10,000 (including RMB10,000), RMB5; RMB10,000-100,000 (including RMB100,000), RMB10; RMB100,000-500,000 (including RMB500,000), RMB15; RMB500,000-1,000,000 (including RMB1,000,000), RMB20; Above RMB1 million, 0.002% of the amount, with a maximum fee of RMB200. (2) The bank's intra-provincial inter-city and inter-bank intra-provincial handling fees are not higher than the standard inter-provincial handling fee. (3) Free of charge in the same city between accounts of PSBC. 4. Electronic receipt push service: RMB 600/year/account. 5. Personalized docking service fee: personalized development and design of the system according to customer needs. Pricing is agreed upon based on factors such as the personnel involved in the development and design process, as well as by referencing similar products and services offered by competitors in the industry. The price can be negotiated with customers within the aforementioned price ceilings.	1. Discounts on ongoing maintenance fees for micro and small enterprises and self-employed businesses are applied at no more than 50% off the current published price. Valid from September 30, 2024 to September 30, 2027. 2. For small and micro-enterprises and self-employed businesses, a discount of no more than 90% of the current published price shall be applied to single inter-bank transfer and remittance operations of up to RMB100,000 (inclusive); remittance handling fees shall be waived for single inter-bank transfer of up to RMB100,000 (inclusive); and fees charged on the base date shall continue to be implemented in accordance with the standard on the base date if the fee on the base date is lower than the above standard. Valid from September 30, 2024 to September 30, 2027. 3. Those who are charged in accordance with the agreed rate shall enjoy the above preferential offer on the basis of the agreed rate.	1. China Payment and Settlement Association and China Banking Association's Initiative on Encouraging Reduction of Payment Handling Fees for Micro and Small Businesses 2. The base date is June 25, 2021.

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S0106007	Corporate settlement card management	Corporate settlement card service	Corporate customers	<p>1. Annual fee: RMB240 per year per card, which is negotiable with the discount rate ranging between 0% and 100%;</p> <p>2. Password resetting service fee: RMB10 per card each time; charged only when resetting the transaction password.</p> <p>3. Production cost of card issuance/replacement: No more than RMB10 per IC card with basic functions; no more than RMB40 per Financial IC Co-brand Card;</p> <p>4. Card loss reporting: RMB20 each time.</p>		
S0106008	Bank-Enterprise Payment	To meet various payment needs of customers, the Bank provides payment functions for customers, and offers contract signing management, account management, order management, payment in batch, etc.	Corporate customers	<p>1. Smart new payroll service fee: Option1: RMB300 per month for each account. Option 2: RMB1 per intra-bank payment transaction (free for intra-bank and intra-city payment), and RMB10 per inter-bank payment transaction. Option 3: charged by transaction amount and as per the rate of charges in "Corporate e-banking transfer and remittance". The price can be negotiated with customers within the aforementioned price ceilings.</p> <p>2. Bank-enterprise order payment fee: RMB5 per transaction.</p>		
S0106009	Cash management plan design and service support	Provide customers with cash management product consultation, management plan design and service support centering on their capital management requirements.	Corporate customers	<p>1. Service program fee: The maximum fee for a single customer shall not exceed RMB200,000. The specific price can be based on the actual quality and efficiency benefits brought to the client by the design solution, such as cost savings and increased revenue. The price can be negotiated with customers within the aforementioned price ceilings.</p> <p>2. Business Support and Personalized Service Fee: Includes services such as communication and implementation of solutions for customers, as well as developing and launching personalized requirements tailored to the client's needs.</p>		