

III. Market-adjusted Prices-Wealth Management Business

4.1 Agency Fund, Asset Management Plan and Trust Plan

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0401001	Transactions including purchase, subscription, redemption, automatic investment, and conversion (establishment) of agency funds, asset management plans, and trusts	In terms of agency funds, asset management plans and trusts, provide customers with transaction services including their purchase, subscription, redemption, automatic investment, and conversion (establishment).	Personal customers Corporate customers	Charged based on the prospectus, updated prospectus, announcement of funds, contracts of trust plans and asset management plans on behalf of fund managers, asset management plan managers and trustees.		
S0401002	Sales service of funds, asset management plans and trusts	Provide customers with sales service of agency funds, asset management plans and trusts.	Personal customers Corporate customers	Charged based on the prospectus, updated prospectus, announcement of funds, contracts of trust plans and asset management plans on behalf of fund managers, asset management plan managers and trustees.		

4.2 T-bond

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0401003	Early redemption of T-bond	In the duration of T-bond, provide services including early redemption or judicial early redemption of immature T-bond, or redemption of tranche with a low coupon rate and conversion of tranche with a low coupon rate into tranche with a high coupon rate if the interest rate rises during the issue period.	Personal customers	Charged in accordance with the provisions of the Ministry of Finance. Please refer to T-bond issue announcement on the website of the Ministry of Finance for details.		
S0401004	Loss reporting and re-issue of collection voucher of Savings T-bond (Certificate)	Re-issue the voucher for the wealth management customer who has reported the loss of collection voucher of Certificate T-bond.	Personal customers	RMB10 per transaction.	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.	
S0401005	Proof of property (T-bond)	Issue the proof of T-bond tranche held by the wealth management customer.	Personal customers	Personal customer: RMB20 per transaction.	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.	

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4.3 Wealth Management Business

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0401006	Sales of wealth management products	Provide customers with services related to wealth management product sales	Personal and corporate customers	Sales fee rate is specified in each product's prospectus.		
S0401007	Management of wealth management products	Provide customers with services related to the investment, operation and management of wealth management products.	Personal and corporate customers	Management fee rate is specified in each product's prospectus.		
S0401008	Purchase, subscription, and redemption of wealth management products	Provide customers with services related to the purchase, subscription, and redemption of wealth management products	Personal and corporate customers	Purchase, subscription, or redemption fee rate is specified in each product's prospectus.		
S0401009	Automatic investment, conversion, transfer and other transactions of wealth management products	Provide customers with services related to the automatic investment, replacement, transfer and other transactions of wealth management products	Personal and corporate customers	Automatic investment, conversion, transfer or other transaction fee rate is specified in each product's prospectus.		
S0401010	Floating management	Provide the asset management service and achieve good results that exceed the expected benchmark yield.	Personal and corporate customers	Charged when the product yield exceeds the benchmark performance; floating management fee rate is specified in each product's prospectus.		
S0401011	Early redemption	Handle the early redemption of immature products or products ahead of their open period for wealth management customers who could obtain the principal and accrued interest.	Personal and corporate customers	Charged when the customer applies for the early redemption. This fee targets at the products supporting early redemption. Early redemption fee rate is specified in each product's prospectus.		

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4.4 Agency Precious Metal Business

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0401012	Open precious metal account on behalf of the personal customer	Open an account with the Shanghai Gold Exchange for the customer who applies for the account opening for the first time	Personal customers	Account opening for personal customers: RMB60 for each account, as per the applicable requirement of the Shanghai Gold Exchange.		
S0401013	Agency precious metal trading	Provide precious metal trading service in the Shanghai Gold Exchange for the customer.	Personal and corporate customers	No more than trading volume * 0.0008	Quality customers can enjoy certain discount but the fee cannot be lower than the handling fee charged by the Shanghai Gold Exchange.	
S0401014	Charges on behalf of the Shanghai Gold Exchange	Charge fees on behalf of the Shanghai Gold Exchange, including storage fee and freight insurance fee.	Personal and corporate customers	Subject to the rules and measures of the Shanghai Gold Exchange(SGE) and adjusted according to the SGE announcement.		<p>1. Storage fee refers to the custody fee incurred by designated vault for physical storage. Currently, the physical gold in the personal investor account is exempted from the storage fee in the Shanghai Gold Exchange.</p> <p>2. Freight insurance fee refers to the fee incurred during the transfer of physical bullions among designated vaults, charged only when the customer applies for the selling and delivery of remaining inventory and the load-out of traded inventory.</p>

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4.5 Gold Deposit

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0401015	Gold Deposit	Provide and deposit gold for customers	Personal and corporate customers	A handling fee shall be charged at a rate of 0.15% to 0.5% of the accumulated investment amount.		
S0401016	Inventory sale	Provide customers with the service of selling accumulated gold holdings.	Personal and corporate customers	A handling fee shall be charged at a rate of 0.15% to 0.5% of the redemption amount.		

4.6 Other Businesses

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0401017	Wealth planning consulting	Provide customers and their families with wealth management and consulting and advisory services, including the design of trust plans for wealth management services, financial analysis, property planning, asset allocation suggestions, charity arrangements, etc.	Personal customers	Charged at the agreed price.		