

### III. Market-adjusted Prices-Credit Card

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0201001	Annual fee	Comprehensive management and upkeeping of credit card account	Starter card customers	<ol style="list-style-type: none"> <li>1. RMB50 per year for primary card of special cards and RMB20 per year for supplementary card</li> <li>2. No annual fee for other Starter cards.</li> </ol>	First-year annual fee exempted for special cards and no annual fee will be charged after 6 purchases. If there's a special agreement, such agreement shall prevail.	<ol style="list-style-type: none"> <li>1. Special cards include ETC Co-branded Card, Charity Credit Card, Youth Credit Card, Anhui Kids Want Co-branded Card, Rilakkuma Themed Card and other card products share the same fee standard and preferential policies as above mentioned.</li> <li>2. Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.</li> </ol>
			Gold card customers	<ol style="list-style-type: none"> <li>1. Post Auto Club Co-branded Card: RMB100 per year for primary cards and RMB50 per year for supplementary cards.</li> <li>2. Central China Gourmet Co-branded Card: RMB200 per year for primary cards, RMB60 per year for supplementary cards.</li> <li>3. Golden Leaf Credit Card C: RMB280 per year.</li> <li>4. Golden Leaf Credit Card B: RMB500 per year.</li> <li>5. Golden Leaf Credit Card A: RMB800 per year.</li> <li>6. Automatic Installment Card (Fortune):RMB298 per year.</li> <li>7. Automatic Installment Card (Growth):RMB198 per year.</li> <li>8. Other gold card products: RMB125 per year for primary cards, and RMB60 per year for supplementary cards.</li> </ol>	<ol style="list-style-type: none"> <li>1. First-year annual fee exempted for Post Auto Club Co-branded Card and the annual fee of the next year can be exempted for 6 transactions a year.</li> <li>2. First-year annual fee exempted for Central China Gourmet Co-branded Card, and the annual fee of the next year can be exempted for 10 transactions a year.</li> <li>3. Golden Leaf Credit Card C: charge the annual fee in the first year and the annual fee of the next year can be exempted if the single transaction installment or bill installment amount is RMB5,000 or above and that the number of installments is no less than 4;</li> <li>4. Golden Leaf Card B: charge the annual fee in the first year and the annual fee of the next year can be exempted if the single transaction installment or bill installment amount is RMB5,000 or above and the number of installments is no less than 7;</li> <li>5. Golden Leaf Card A: charge the annual fee in the first year and the annual fee of the next year can be exempted if the single transaction installment or bill installment amount is RMB10,000 or above and that the number of installments is no less than 5;</li> <li>6. All Currency Card: first-year annual fee exempted and the annual fee of the next year can be exempted with no less than 12 transactions a year.</li> <li>7. Automatic Installment Card (Fortune): first-year annual fee exempted and the annual fee of the next year can be exempted for consumption no less than RMB15,000 in total.</li> <li>8. Automatic Installment Card (Growth): first-year annual fee exempted and the annual fee of the next year can be exempted for consumption no less than RMB10,000 in total.</li> <li>9. First-year annual fee exempted for other gold card products, and the annual fee of the next year can be exempted for 6 transactions a year. If there's a special agreement, such agreement shall prevail.</li> </ol>	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Platinum card customers	<ol style="list-style-type: none"> <li>1.The primary card and supplementary card of the Dingzhi Platinum Card is RMB2,600/year and RMB1,300/year, respectively.</li> <li>2. The primary card of the Dingsheng Platinum Card and the CRNET Co-branded Platinum Card (Youxing Edition) is RMB2,600/year, and no annual fee for the supplementary card.</li> <li>3. The primary card of the Dingchang Platinum Card and the CRNET Co-branded Platinum Card (Changxing Edition) is RMB500/year, and no annual fee for the supplementary card.</li> <li>4. The primary card of the Zhanggui Platinum Card is RMB2,600/year.</li> <li>5. For other Platinum cards, RMB500 to RMB1,000/year for the primary card and RMB200/year for the supplementary card.</li> </ol>	<ol style="list-style-type: none"> <li>1. For new customers of the Dingzhi Platinum Card, the annual fee for the first year can be exempted for total spending (exclusive of installment) of RMB58,000 on the primary card within three months after activation. The annual fee for the following year can be redeemed with a certain number of points, and the annual fees for the first two supplementary cards from January 1, 2026 to December 31, 2030 will be exempted.</li> <li>2. The next year's annual fee can be exempted for the Dingsheng Platinum Card and the CRNET Co-branded Platinum Card (Youxing Edition) with total spending of RMB300,000.</li> <li>3. The next year's annual fee can be exempted for the Dingchang Platinum Card and the CRNET Co-branded Platinum Card (Changxing Edition) with total spending of RMB100,000.</li> <li>4. For new customers of the Zhanggui Platinum Card, the annual fee for the first year can exempted for total spending (exclusive of installment) of RMB58,000 within three months after activation, and the next year's annual fee can be exempted for spending of RMB200,000.</li> <li>5. Annual fees are not charged during the first year for other Platinum Cards, and the next year's annual fee can be exempted for spending of RMB70,000 or 20 transactions (except for products under a special agreement).</li> <li>6. If there is a special agreement, such agreement shall prevail.</li> </ol>	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.

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S0201002	Loss reporting	Loss reporting of card.	Starter card customers	RMB20 per card each time, free for business card.		Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Gold card customers	RMB40 per card each time.		
			Platinum card customers	RMB40 per card each time.	Free of charge from January 1, 2026 to December 31, 2030.	
S0201003	Production cost	Provide card issuance/re-issuance/replacement.	All credit card customers	1. For standard credit cards, issuance of new cards is free of charge, re-issuance/replacement of cards costs RMB10 per card. Free of charge for corporate cards. 2. For non-standard credit cards, issuance, re-issuance/replacement of cards costs no more than RMB3,000 per card. Specific charges shall be subject to product introduction.	Free of charge for the reissuance and replacement of standard platinum cards from January 1, 2026 to December 31, 2030.	1. Standard credit cards (including magnetic cards, chip cards, and combo cards) refer to the credit cards with basic financial service functions. Generally, credit cards are standard cards unless otherwise specified. 2. Non-standard credit cards refer to the cards with both functions of the standard cards and other functions featuring personalized service, value-added service, and special processing techniques (including unique-shaped cards). 3. Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201004	Card delivery	Card delivery as requested by customers.	All credit card customers	RMB20 each time	1. Free of charge for the designated products such as EMS Co-branded Card and Tencent Weijia Co-branded Credit Card. 2. Free of charge for platinum cards from January 1, 2026 to December 31, 2030.	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.

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S0201005	Installment payment	Providing customers with installment payment services, prepayment of installment payments, etc.	All credit card customers	<ol style="list-style-type: none"> <li>The interest charged on installment payments is a percentage of the total payment amount. It can be paid in installments or as a lump sum, with an interest rate ranging from 0% to 1.5% per installment (each month is an installment).</li> <li>Prepayment penalty for installment payments: 3% of the unamortized principal balance or as per the agreement.</li> </ol>	The discounts are subject to the Bank's assessment at the time of application. Customers can inquire through our official website or other channels.	<ol style="list-style-type: none"> <li>The annualized interest rate for installment payments is capped at 18.25% (it is the annualized internal rate of return (IRR) calculated at simple interest based on the cash flow of the cardholder. The result may vary depending on many factors, such as the interval between the selected installment product and the billing date, the actual number of days per month, prepayment, and merchants).</li> <li>The relevant interest on installment payments can be charged to individual customers or merchants.</li> <li>The prepayment penalty amount shall be specified in the agreement signed.</li> </ol>
S0201006	Cash withdrawal and transfer	<ol style="list-style-type: none"> <li>Credit card overdrafts and cash withdrawal of overpayment services for customers.</li> <li>Credit card overdrafts and transfer of overpayment to domestic PSBC debit card services of customers.</li> </ol>	Classic cardholders	<ol style="list-style-type: none"> <li>Overdraft withdrawal: 1% of domestic transaction amount, RMB2 at least, and extra RMB2 for inter-bank transactions; 1% of overseas transaction amount, RMB15 at least.</li> <li>Overpayment withdrawal: 0.5% of domestic transaction amount, RMB2 at least, and extra RMB2 for inter-bank transactions; 1% of overseas transaction amount, RMB15 at least.</li> <li>Overdraft transfer: 1% of the transaction amount, RMB2 at least.</li> <li>Overpayment transfer: Free of charge.</li> </ol>	<ol style="list-style-type: none"> <li>Free of charge from January 1, 2026 to December 31, 2030, for local overpayment withdrawals from the Bank.</li> <li>Free of charge for the first local withdrawals or overdraft transfers in the Bank made through such designated products as Youth Credit Card, Rilakkuma Credit Card, and EMS Co-brand Credit Card per billing month.</li> <li>Free of charge for local overpayment withdrawals of public affairs cards in the Bank.</li> </ol>	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Gold cardholders	<ol style="list-style-type: none"> <li>Overdraft withdrawal: 1% of the transaction amount for domestic transactions, with a minimum of RMB10, plus an additional RMB2 for inter-bank transactions; 1% of the transaction amount for overseas transactions, with a minimum of RMB20.</li> <li>Cash withdrawal on excess payment: 0.5% of the transaction amount for domestic transactions, with a minimum of RMB10, plus an additional RMB2 for inter-bank transactions; 0.5% of transaction amount for overseas transactions, with a minimum of RMB20.</li> <li>Overdraft transfer: 1% of the transaction amount, with a minimum of RMB10.</li> <li>Transfer of excess payment: Free of charge.</li> </ol>	<ol style="list-style-type: none"> <li>From January 1, 2026 to December 31, 2030, the first three domestic overdraft withdrawals or overdraft transfers each month are free of charge for automatic installment cards (growth version) and the domestic inter-bank excess payment withdrawals shall be charged for RMB2 only for inter-bank service fees.</li> <li>Free of charge for the first intra-city cash withdrawals or overdraft transfers per billing month for designated products such as EMS Co-branded Card, Tencent Weijia Co-branded Credit Card and Ningde Nuclear Power Business Card.</li> <li>Free of charge from January 1, 2026 to December 31, 2030, for local overpayment withdrawals from the Bank.</li> <li>Free of charge for intra-city overpayment withdrawals of Golden Leaf Card and Automatic Installment Card (Fortune and Growth) in the Bank.</li> </ol>	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Platinum cardholders	<ol style="list-style-type: none"> <li>Overdraft withdrawal: 1% of the transaction amount for domestic transactions, with a minimum of RMB10, plus an additional RMB2 for inter-bank transactions; 1% of the transaction amount for overseas transactions, with a minimum of RMB20.</li> <li>Cash withdrawal on excess payment: 0.5% transaction amount for domestic transactions, with a minimum of RMB10, plus an additional RMB2 for inter-bank transactions; 0.5% of transaction amount for overseas transactions, with a minimum of RMB20.</li> <li>Overdraft transfer: 1% of the transaction amount, with a minimum of RMB10.</li> <li>Transfer of excess payment: Free of charge.</li> </ol>	<ol style="list-style-type: none"> <li>From January 1, 2026 to December 31, 2030, domestic overpayment withdrawals from the Bank are free of charge.</li> <li>The first intra-city cash withdrawal or overdraft transfer of designated products such as the EMS Co-branded Card and the Ningde Nuclear Power Business Card is free of charge for each billing month.</li> </ol>	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.

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S0201007	SMS alert	Real-time SMS alert service for credit card balance changes, transactions, and account payments of RMB1 and above for customers.	Classic cardholders	1. SMS alert for a single transaction of RMB500 and above: Free of charge. 2. SMS alert for a single transaction less than RMB500: RMB3/month/account.	Free of charge for public affairs cards, Youth Credit Card, Rilakkuma Credit Card, and other designated products.	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Gold cardholders	1. SMS alert for a single transaction of RMB500 and above: Free of charge. 2. SMS alert for a single transaction less than RMB500: RMB3/month/account.	Free of charge from January 1, 2026 to December 31, 2030.	
			Platinum cardholders	1. SMS alert for a single transaction of RMB500 and above: Free of charge. 2. SMS alert for a single transaction less than RMB500: RMB3/month/account.	Free of charge from January 1, 2026 to December 31, 2030.	
S0201008	Late payment charge	Fees charged for failing to pay the minimum repayment amount in full at the due date	All credit card customers	5% of outstanding balance of minimum repayment.		
S0201009	Re-printing of statement	Provide customers with reissued credit card statements, in addition to the regular monthly credit card statements.	All credit card customers	Reprinting of statements of previous three months (inclusive) since the date when such request is made is free. The first-time re-printing of statements of previous four months (inclusive) to 24 months (inclusive) is free, and if the times of printing reach two or more, PSBC will charge RMB5 per time.	Free of charge from January 1, 2026 to December 31, 2030.	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201010	Sales slip retrieval fee (within and outside of China)	Retrieval of sales slip for domestic and overseas consumption with credit card.	All credit card customers	RMB10 per copy, RMB50 per original copy.	Free of charge from January 1, 2026 to December 31, 2030 for platinum cards.	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201011	Overseas ATM inter-bank inquiry	ATM inter-bank inquiry on the credit card.	All credit card customers	RMB4 each time		Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201012	Value-added service fee	Value-added services provided for PSBC credit cards customers by the Bank or the Bank's partners, including but not limited to card number customization, benefits customization, etc.	All credit card customers or partners providing value-added services to the Bank's customers	Charged according to the agreement.	The specific offers are subject to announcements on the official website and other channels.	