

I. Free Services

1. RMB Settlement

1.1 Personal Settlement

No.	Services	Content of Services	Applicable Customers
1	Non-local deposit within PSBC	Service of non-local deposit within PSBC at counters or via ATM of PSBC.	Personal customers
2	Non-local withdrawal within PSBC	Service of non-local withdrawal within PSBC at counters or via ATM of PSBC.	Personal customers
3	Intra-city deposit within PSBC	Service of intra-city deposit within PSBC	Personal customers
4	Intra-city withdrawal within PSBC	Service of intra-city withdrawal within PSBC	Personal customers
5	Intra-city remittance between personal accounts of PSBC	Service of intra-city remittance between personal accounts of PSBC	Personal customers
6	Intra-city cash-to-account remittance within PSBC	Service of intra-city remittance from cash to PSBC personal account	Personal customers
7	Intra-city remittance from PSBC personal account to PSBC corporate account	Service of intra-city remittance from PSBC personal account to PSBC corporate account	Personal customers
8	Non-local transfer and remittance within PSBC	Provide the service of non-local transfers and remittance between PSBC personal accounts and from PSBC personal account to PSBC corporate account over the outlet counter or through other self-service channels.	Personal customers

1.2 Personal Account

No.	Services	Content of Services	Applicable Customers
9	Account opening	Service of opening personal deposit accounts	Personal customers
10	Account cancellation	Service of fund liquidation and account cancellation	Personal customers
11	Production cost of passbook	Provide customer with certificate of passbook for personal deposit account	Personal customers
12	Temporary loss reporting of deposit certificate	The customer losing deposit certificate can report the loss at a PSBC outlets or via telephone banking.	Personal customers
13	Local cancellation of loss reporting of deposit certificate	The customer who loses the deposit certificate but finds it again can cancel the loss reporting in the city where the account is opened.	Personal customers

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No.	Services	Content of Services	Applicable Customers
14	Out-of-region cancellation of loss reporting of deposit certificate	It refers to the business where the Bank provides a customer with cancellation of loss reporting in a city different from the one where the account opening institution is located because the customer gets back the deposit certificate after reporting a loss.	Personal customers
15	Loss reporting of password	Provide password loss reporting service for the customer who forgets the password of deposit account.	Personal customers
16	Password modification	Modification of deposit account password at a PSBC outlet or via self-service channels.	Personal customers
17	Password resetting	Password resetting for the customer who reports the loss of password.	Personal customers
18	Password unlocking	The customer who has entered wrong password for multiple times over the limit can unlock password at the counter of the outlet with correct password.	Personal customers
19	Account information inquiry	The customer can make inquiry on personal deposit account for information such as balance and transaction details.	Personal customers
20	Intra-province inquiry on details of latest 10 demand deposit transactions within PSBC via self-service devices	PSBC debit card holders can make inquiry on details of latest 10 demand deposit transactions via self-service devices in the province where the account is opened.	Personal customers
21	Balance inquiry via self-service devices	PSBC debit card holders can make balance inquiry via domestic self-service devices.	Personal customers
22	Inquiry & response of inter-bank remittance	Inter-bank remittance customer can make inquiry on remittance transaction information.	Personal customers
23	Printing of account statement within a year	Print the account statement within a year (inclusive) from the transaction day	Personal customers
24	E-cash balance inquiry	The customer can make inquiry on e-cash balance at a PSBC outlet and via ATM and other channels	Personal customers
25	E-cash details inquiry	The customer can make inquiry on details of latest 10 e-cash transactions at a PSBC outlet and via ATM and other channels	Personal customers
26	Cancellation of Personal Certificate of Deposit	Cancellation of Personal Certificate of Deposit and defreeze the account	Personal customers
27	Update personal passbook and account book	Provide the update of passbook and account book at a PSBC outlet or via self-service devices	Personal customers
28	Update customer information in the personal account	Change of customer information in the personal account due to the change of the customer's ID information	Personal customers

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1.3 Corporate Settlement

No.	Services	Content of Services	Applicable Customers
29	Intra-city PSBC counter-based transfer & remittance	Provide intra-city PSBC transfer & remittance at the counter	Corporate customers
30	Intra-city PSBC transfer & remittance via corporate internet banking	Provide intra-city PSBC transfer & remittance for corporate customers via corporate internet banking	Corporate customers
31	Production cost of other settlement vouchers	Provide customers with vouchers for payment and settlement, including mail transfer voucher, telegraphic transfer voucher, settlement application form, deposit receipt, cash payment slip, collection voucher, and credit voucher.	Corporate customers
32	Commercial bill cost	providing paper certificates of commercial acceptance bills and banker's acceptance bills for our customers.	Corporate customers

1.4 Corporate Account

No.	Services	Content of Services	Applicable Customers
33	Account cancellation	Cancel account for corporate customers	Corporate customers
34	Information change	Change the information of corporate customers	Corporate customers
35	Account management fee	Provide corporate customers with basic services for RMB corporate account	Corporate customers
	Annual fee		
	Small-amount account management fee		
36	Dormant account management fee	Management of the dormant account with a balance of RMB50,000 or below. (Dormant account refers to any account with no payment/collection activities for a year)	Corporate customers

2. Credit Card

No.	Services	Content of Services	Applicable Customers
37	Account opening	Open credit card account for the customer	All credit card customers
38	Credit card delivery	Deliver new credit card by means of registered mail	All credit card customers
39	Return of credit card	Return of credit card that is not successfully received by the customer	All credit card customers
40	Account cancellation	Cancellation of credit card account	All credit card customers

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No.	Services	Content of Services	Applicable Customers
41	Password setting	Password setting service	All credit card customers
42	Password modification	Password modification service	All credit card customers
43	Password resetting	Password resetting service	All credit card customers
44	Credit card inquiry via PSBC channels	Credit card account inquiry via PSBC channels	All credit card customers
45	Domestic ATM inter-bank inquiry	Domestic ATM inter-bank inquiry service	All credit card customers
46	Automatic repayment	Automatic repayment via automatically linked demand deposit savings account	All credit card customers
47	Repayment via PSBC channels	Repayment via PSBC channels	All credit card customers
48	Local/non-local cash deposit	Local/non-local cash deposit service	All credit card customers
49	Permanent credit line adjustment	Permanent credit line adjustment of credit card	All credit card customers
50	Temporary credit line adjustment	Temporary credit line adjustment of credit card	All credit card customers
51	Renewal of credit card	Renewal of credit card at expiry	All credit card customers
52	Temporary freezing of credit card account	Temporary freezing of credit card account to ensure the security of account.	All credit card customers
53	Delivery of paper statement	Provide paper statement of credit card at least once a month	All credit card customers
54	Delivery of e-statement	Provide e-statement of credit card every month.	All credit card customers

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No.	Services	Content of Services	Applicable Customers
55	Add and update customer information	Add and update the customer's contact information and other information	All credit card customers
56	Modification of statement address	Modification of the address or e-mail for statement delivery	All credit card customers
57	IC card transaction inquiry	IC card transaction inquiry service	All credit card customers
58	SMS notice of repayment	Provide customers with SMS notification for repayment reminder.	All credit card customers
59	SMS notice of card renewal	SMS notice on card renewal	All credit card customers
60	SMS notice of rejection	SMS notice on rejection of credit card application	All credit card customers
61	SMS notice of credit line adjustment	SMS notice on adjustment of credit line	All credit card customers
62	SMS notice of automatic repayment failure	SMS notice on automatic repayment failure	All credit card customers
63	Credit card trade alert and balance change notification	Credit card trade alert and balance change notification of "PSBC Credit Card" APP and "PSBC Credit Card" WeChat Official Account for customers	All credit card customers

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3. Foreign Exchange Business

3.1 Personal Foreign Exchange

No.	Services	Content of Services	Applicable Customers
64	Non-local deposit and withdrawal	Non-local deposit and withdrawal of foreign-currency funds	Personal customers
65	Non-local urgent withdrawal	Non-local withdrawal of foreign-currency funds on special occasions	Personal customers
66	Non-local transfer	Transfer of foreign-currency funds to the account in other cities	Personal customers
67	Western Union inbound remittance	Receive foreign-currency funds through Western Union	Personal customers
68	PSBC international inbound remittance	Receive overseas foreign-currency funds through a PSBC account	Personal customers
69	PSBC international remittance inquiry	Inquiry on PSBC international remittance	Personal customers
70	PSBC international remittance message	The remitter can also send a message to the beneficiary when transferring money via PSBC international remittance	Personal customers
71	Certificate of carrying foreign exchange	Issue the certificate of carrying foreign currencies for the customer going abroad	Personal customers
72	Cross-border RMB FX collection	It refers to a service where customers collect cross-border RMB remittance through their accounts with the Bank.	Personal customers
73	Domestic foreign currency collection	Provide inward remittance service to customers through domestic foreign currency payment systems.	Personal customers
74	Conversion between cash and exchange	Provide customers with the service of conversion between cash and exchange.	Personal customers

3.2 Corporate Foreign Exchange

No.	Services	Content of Services	Applicable Customers
75	Account opening	Open corporate foreign exchange account	Corporate customers
76	Intra-city transfer within PSBC	Intra-city transfer within PSBC	Corporate customers
77	Inbound remittance	Pay and credit the transferred foreign exchange and cross-border RMB to the customer's account	Corporate customers

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No.	Services	Content of Services	Applicable Customers
78	Forfaiting	Fees charged for buying the obligatory right of undue Letter of Credit accepted by the issuer	Corporate customers
79	Resell forfaiting	Fees charged for selling the obligatory right of undue Letter of Credit accepted by the issuer	Corporate customers
80	Change of demand deposit account information	Change demand deposit account information	Corporate customers

4. Wealth Management

No.	Services	Content of Services	Applicable Customers
81	Fund TA account opening	Open the account to record the fund tranches held by the customer in the registration center or other institutions entrusted by the registration center on behalf of the fund company	Personal and corporate customers
82	Transfer of fund and asset management plan into PSBC custody	Transfer all or partial product tranches held in the account with other banks into PSBC wealth management account for the customer	Personal and corporate customers
83	Transfer of fund and asset management plan out of PSBC custody	Transfer all or partial product tranches held in the account with PSBC out to the wealth management account with other banks	Personal and corporate customers
84	Sign-up of wealth management institutions	Open the basic transaction account for wealth management institutions to process fund, government bonds, wealth management and other transactions	Corporate customers
85	Sign-up of wealth management business	Open the basic transaction account for customers to handle fund, government bonds, wealth management, asset management plans and trust.	Personal customers
86	Precious metal account re-opening on behalf of the customer	Open an account with Shanghai Gold Exchange for the customer who has already opened an account before	Customers who have opened accounts with Shanghai Gold Exchange before and have gold trading code
87	Agency custody	Temporarily safekeeping of physical bullions purchased by the customer.	Personal and corporate customers
88	Default on scheduled withdrawal	Allocation and transfer service when the customer fails to perform the scheduled withdrawal.	Personal and corporate customers

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5. E-banking Business

No.	Services	Content of Services	Applicable Customers
89	Opening E-banking accounts	Activate e-banking services for the customer.	Personal and corporate customers
90	Cancellation of e-banking services	Cancel e-banking services for customers.	Personal and corporate customers
91	Annual fee of e-banking	Provide personal online banking, mobile banking and telephone banking services.	Personal customers
92	Verification SMS of e-banking transaction	Send e-banking transaction verification message to the customer	Personal customers
93	Change of e-banking passwords	Provide the service of changing e-banking login and transaction passwords or U-Key passwords.	Personal and corporate customers
94	Loss reporting of e-banking authentication tools	Provide the service of loss reporting of U-Key and other authentication tools.	Personal and corporate customers
95	Update of e-banking authentication tools	Provide the service of update of USBKey certificate.	Personal and corporate customers

6. Exclusive Cards

No.	Type of Exclusive Card	Free Services	Applicable Customers
96	Golden Sunlight Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
97	Hometown Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
98	Military Security Card	Exempted from card issuance fee, small-amount account management fee, debit card annual fee, loss reporting fee, and domestic interbank ATM withdrawal fee. The additional SMS notification of changes in the demand deposit account is free of charge after card issuance.	Personal customers

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No.	Type of Exclusive Card	Free Services	Applicable Customers
99	Youth Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
100	Salary Card (including +Salary Card)	Exempted from card issuance fee, small-amount account management fee, debit card annual fee, domestic interbank ATM withdrawal fee, and SMS notification fee for payroll services.	Personal customers
101	Business Card (including Remittance Direct Card)	Exempted from card issuance fee, small-amount account management fee, debit card annual fee, loss reporting fee, interbank transfer fee, and domestic interbank ATM withdrawal fee. The additional SMS notification of changes in the demand deposit account after issuance of the Business Card (including Remittance Direct Card) is free for the first year of use.	Personal customers
102	Aijia Card	Exempt from small-amount account management fee and annual fee of debit cards.	Personal customers
103	Preferential Treatment Certificate for Veterans and Preferential Treatment Certificate for Family Members of Martyrs and Deceased Military Personnel (including Veteran Service Card)	Exempted from card issuance fee, small-amount account management fee, debit card annual fee, loss reporting fee, interbank transfer fee, and domestic interbank ATM withdrawal fee. The additional SMS notification of changes in the demand deposit account is free of use after card issuance.	Personal customers
104	Rural Revitalization Card (including Farmer Good Harvest Card and Regional Rural Revitalization Theme Card)	Exempted from card issuance fee, small-amount account management fee, debit card annual fee, domestic interbank ATM withdrawal fee. The additional SMS notification of changes in the demand deposit account is free of use after card issuance.	Personal customers
105	Flash Card (including the original Tencent Co-branded Card)	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers

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No.	Type of Exclusive Card	Free Services	Applicable Customers
106	Meituan Co-branded Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
107	PSBC Consumer Finance Co-branded Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
108	Fat Tiger Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
109	New Urban Residents Card (including U+ Card, New Urban Residents Theme Co-branded Card, Regional New Urban Residents Theme Card)	Exempted from card issuance fee, small-amount account management fee, debit card annual fee, interbank transfer fee, and domestic interbank ATM withdrawal fee. The additional SMS notification of changes in the demand deposit account is free of use after card issuance.	Personal customers
110	Personal pension account	Exempted from small-amount account management fee, annual fee, and interbank transfer fee. The additional SMS notification of changes in the demand deposit account is free of use after card issuance.	Personal customers
111	Co-branded Account Card	Exempted from production cost, small-amount account management fee, annual fee of debit card, and voucher loss reporting fee.	Personal customers
112	Green Low-Carbon Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
113	Post Coffee Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
114	Ctrip Co-branded Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
115	Flower-themed Card	Exempted from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers

7. Free Services by Regulation

No.	Regulatory Document	Regulations
116	<i>Supplementary Circular of the China Banking Regulatory Commission on Supporting Commercial Banks to Further Improve the Financial Services for Small and Micro Enterprises</i> (CBRC (2011) No.94)	Commercial banks shall not charge commitment fees and fund management fees for small and micro enterprise loans, and strictly limit the financial consultant fees, consulting fees and other fees for small and micro enterprises with an exception of syndicated loans.
117	<i>Notice on Further Standardizing Credit Financing Fees and Reducing the Comprehensive Financing Cost of Enterprises</i> (CBRC (2020) No.18)	Banks shall not charge entrusted payment transfer fee for credit funds. For credit funds that have been allocated but have not been used by the enterprise, no fund management fee shall be charged. For the credit financing for small and micro enterprises, prepayment or deferred penalty shall not be stipulated in the loan contract, and the overdraft commitment fee and credit certification fee of the legal person account shall be cancelled.