

II. Government-guided Prices and Government Pricing

Service Code	Services	Content of Services	Applicable Customers	Rate of Charges	Pricing Model	Promotional Policies	Government Document Number and Effective Date
Z0000001	Transaction fees of personal inter-bank OTC transfer and remittance	Transfer funds of personal customers from PSBC accounts (excluding credit card) to those with other banks (including those in the same city or in other regions) over the counter.	Personal customers	No more than RMB2 for each transaction of less than RMB2,000 (inclusive of RMB2,000); No more than RMB5 for each transaction of RMB2,000 to RMB5,000 (inclusive of RMB5,000); No more than RMB10 for each transaction of RMB5,000 to RMB10,000 (inclusive of RMB10,000); No more than RMB15 for each transaction of RMB10,000 to RMB50,000 (inclusive of RMB50,000); No more than 0.03% (maximum RMB50) of each transaction of more than RMB50,000.	Government guidance price	1. Free of charge for inter-bank remittance for donation to special account for disaster relief. 2. 40% discount for Jingui customers. 3. 60% discount for Fujia customers. 4. Free of charge for Fujia customers (diamond-level) and Dingfu customers.	<i>Notice on Printing and Distributing the Catalogue of the Government-Guided Prices and Government-Decided Prices for Services Provided by Commercial Banks (F.G.J.G. [2014] No. 268), which became effective on August 1, 2014.</i> <i>Notice on Waiving Some Service Charges of Banking and Financial Institutions (Y .J.F. [2011] No. 22), which became effective on July 1, 2011.</i>
Z0000002	Fee on corporate inter-bank transfer at counters	It refers to a service where corporate customers transfer their funds from their accounts of the Bank to their accounts of other banks (both intra-city and inter-city) over the counter, including corporate payment card business.	Corporate customers	Inter-province transfer: RMB5 for each transfer of RMB10,000 or below; RMB10 for each transfer of RMB10,000-RMB100,000(inclusive); RMB15 for each transfer of RMB100,000-RMB500,000 (inclusive); RMB20 for each transfer of RMB500,000-RMB1 million (inclusive); 0.002% of transfer amount, maximum RMB200 for transfer of more than RMB1 million. If the customer requests real-time crediting, the fee increases by 20% up to RMB200. Intra-province inter-bank transfer fee shall not exceed inter-province transfer fee.	Government-guided price	1. For micro and small enterprises and self-employed individuals with a transaction of not exceeding RMB100,000, the corporate inter-bank transfer and remittance transactions conducted through over-the-counter channels will be charged at no more than 90% of the prevailing government-guided price per transaction. If the rate on the baseline date is lower than the above standard, the rate on the baseline date shall apply. It is valid from September 30, 2024 to September 30, 2027. 2. Operating entities may, within the pricing standards set by the Head Office and the scope of delegated authority, offer fee exemptions or reductions on a differentiated basis, taking into account business development needs and the comprehensive contribution of the customer.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks (NDRC Price [2014] No.268), effective from August 1, 2014.</i> <i>Initiative on Reducing the Payment Fees for Micro and Small Enterprisesby the Payment & Clearing Association of China and the China Banking Association, effective from September 30, 2024.</i> <i>The base date is on June 25, 2021.</i>

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Z0000003	Transaction fees of personal cash remittance	Remit cash of personal customers to non-local PSBC accounts or accounts with other banks (including those in the same city or in other regions)	Personal customers	No more than 0.5% of the amount of each remittance, RMB50 at most. Remittance to accounts with other banks is available in some regions. For details, please consult local branches.	Government guidance price	Since October 1, 2018, cash remittance to non-local PSBC account has been free of charge nationwide. The end date of the promotion shall be subject to further notice.	<i>Notice on Printing and Distributing the Catalogue of the Government-Guided Prices and Government-Decided Prices for Services Provided by Commercial Banks (F.G.J.G. [2014] No. 268), which became effective on August 1, 2014.</i> <i>Notice on Waiving Some Service Charges of Banking and Financial Institutions (Y.J.F. [2011] No. 22), which became effective on July 1, 2011.</i>
Z0000004	Handling fee of check	Handle the check business for personal or corporate customers	Personal and corporate customers	RMB0.6 per transaction	Government-guided price	Charge will be exempted from September 30, 2024 to September 30, 2027.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks (NDRC Price [2014] No.268), effective from August 1, 2014.</i>
Z0000005	Loss reporting fee of check	Handle the loss reporting of check for personal or corporate customers	Personal and corporate customers	0.1% of face value, if less than RMB5, charge RMB5	Government Pricing	Charge will be canceled from September 30, 2021.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks (NDRC Price [2014] No.268), effective from August 1, 2014.</i> <i>Notice on Reducing the Handling Fees for Small and Micro Enterprises and Privately or Individually-owned Businesses (Y.F. [2021] No. 169), effective from September 30, 2021.</i>
Z0000006	Check production cost	Check sold to personal or corporate customers	Personal and corporate customers	RMB0.40 for each one	Government Pricing	Charge will be canceled from September 30, 2021.	

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Z0000007	Handling fee of cashier's check	Handle the cashier's check for personal or corporate customers	Personal and corporate customers	RMB0.6 per transaction	Government-guided price	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks</i> (NDRC Price [2014] No.268), effective from August 1, 2014. <i>Notice on Cancellation and Suspension of Charges on Part of Basic Financial Services Offered by Commercial Banks</i> (NDRC Price Rule [2017] No.1250), effective from August 1, 2017. <i>Notice on Reducing the Handling Fees for Small and Micro Enterprises and Privately or Individually-owned Businesses</i> (Y.F. [2021] No. 169), effective from September 30, 2021.
Z0000008	Loss reporting fee of cashier's check	Handle the loss reporting of cashier's check for personal or corporate customers	Personal and corporate customers	0.1% of face value, if less than RMB5, charge RMB5	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000009	Cashier's check cost	Cashier's check sold to personal or corporate customers	Personal and corporate customers	RMB0.48 for each one	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000010	Handling fee of bank draft	Handle the bank draft for personal or corporate customers	Personal and corporate customers	RMB1.00 per transaction	Government-guided price	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000011	Loss reporting fee of bank draft	Handle the loss reporting of bank draft for personal or corporate customers	Personal and corporate customers	0.1% of face value, if less than RMB5, charge RMB5	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000012	Bank draft cost	Bank draft sold to personal or corporate customers	Personal and corporate customers	RMB0.48 for each copy	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000013	Service fee of the issuing bank for bank card transactions	Charged by the card issuer from the acquiring institution.	Personal customers Corporate customers	Debit card: No more than 0.35% (no more than RMB13 per transaction); Credit cards: No more than 0.45%.	Government Guidance Price	Follow the latest announcements from bank card clearing institutions and others.	Notice on Improving the Pricing Mechanism for Bank Card Swiping Fee by NDRC and PBOC (NDRC Price [2016] No.557), effective since September 6, 2016.