

III. Market-adjusted Prices-RMB Settlement Business-Corporate Settlement

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0104001	Transfer and remittance over the counter within PSBC	Intra-bank transfer and remittance over the counter, including corporate settlement card business	Corporate customers	<p>1. Intra-city transfer: Free of charge</p> <p>2. Inter-province transfer: RMB5 per remittance of RMB10,000 or below; RMB10 per remittance of RMB10,000-RMB100,000 (inclusive); RMB15 per remittance of RMB100,000-RMB500,000 (inclusive); RMB20 per remittance of RMB500,000-RMB1 million (inclusive); 0.002% of transaction amount for remittance over RMB1 million, maximum RMB200. If the customer requests real-time crediting, the fee increases by 20% up to RMB200 per transaction.</p> <p>3. Intra-province inter-city transfer fee shall not exceed inter-province transfer fee.</p>	<p>1. It is free of charge for the transfer of vault funds, funds for disaster relief, and pension for the disabled or for the family of the deceased; RMB2 per deal is charged for the transfer of staff salaries, retirement pay, and pension. For bulk agency payment of staff salaries, retirement pay, and pension, the fee shall be charged according to the agreement signed with the entrusting entity. The above-mentioned special offers shall be subject to Ji Jia Ge [2001] No. 791.</p> <p>2. Key corporate customers that are in line with our marketing focus can enjoy certain discount or exemption. It will be valid from August 1, 2024 to July 31, 2025.</p> <p>3. For intrabank transfer of less than RMB100,000 (inclusive) between corporate accounts by MSEs and self-employed individuals, the handling fee will be exempted. If the rate on the baseline day 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.</p>	<p>1. Initiative on Reducing the Payment Fees for Micro and Small Enterprises by the Payment & Clearing Association of China and the China Banking Association</p> <p>2. The base date is on June 25, 2021.</p>
S0104002	Handling fees of banker's acceptance bills	Acceptance services of paper and electronic banker's acceptance bills for customers	Corporate customers	0.05% of the par value shall be charged.		
S0104003	Consignment collection/ collection against contract of purchase	A settlement service that the payee entrusts the bank to collect payment from the payer	Corporate customers	RMB1 per transaction.		In-kind delivery via post offices is charged according to the standard of post and telecommunications department etc. and other relevant authorities; the paying bank collects additional transfer and payment fee from the payer when transferring under consignment collection/collection against contract of purchase is made via PSBC transfer system or payment system.

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S0104004	M/T	Submit the M/T letter of authorization to the receiving bank by means of local bill settlement and authorize the receiving bank to make the payment to the beneficiary.	Corporate customers	RMB0.50 per transaction.		
S0104005	Inquiry & response	PSBC, as the beneficiary bank, sends the message to the remitting bank to check some information when the money is not received due to reasons other than the mistakes of the bank; or PSBC, as the remitting bank makes the response after receiving the inquiring message from other banks.	Corporate customers	RMB0.50 per transaction.		
S0104006	Remittance return	Provide the remittance return service as requested by the remitter	Corporate customers	RMB0.50 per transaction.		
S0104007	Door-to-door service	Provide door-to-door services including collection and payment, delivery and collection of statement and reconciliation services by sending staff and devices	Corporate customers	Maximum RMB500 each time; for door-to-door collection, a service fee of no more than 0.5% of collection amount may be charged. The price is negotiable.		
S0104008	Cash service	Large-amount RMB cash withdrawal and changes counting services.	Corporate customers	1. Large-amount cash withdrawal of corporate settlement account: 0.1‰ of withdrawal amount, maximum RMB500. 2. Changes counting: free of charge for no more than 200 bank notes, RMB1 for each additional 100 bank notes and minimum RMB5; RMB1 for every 50 coins.		1. Large-amount cash withdrawal of corporate settlement account means a cumulative withdrawal of RMB500,000 or above from the corporate settlement account in the same day. 2. Changes means bank notes and coins with a nominal value of RMB1 or below.
S0104009	Production cost of payment password device	Provide payment password devices for corporate customers.	Corporate customers	At cost price		

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S0104010	Receipt box management	Provide electronic receipt box service	Corporate customers	1. Receipt box leasing fee: maximum RMB480 per year for each account. 2. Receipt box IC card loss reporting fee: maximum RMB20 each time. 3. Receipt box IC card replacement fee: maximum RMB10 each time.		1. The "receipt box rental service" refers to the bill box service offered to customers. 2. "Loss reporting of the receipt box card" refers to processing loss reporting for customers' receipt box IC cards. 3. "Card replacement of receipt box" refers to processing card replacement for customers' receipt boxes. 4. If the service is terminated in advance, the fee for the period where the service has not been provided will be returned (if the period is less than one natural month, it will be recognized as one month.)
S0104011	Receipt assorting service	Provide the receipt assorting service for customers who do not apply for receipt box service	Corporate customers	Maximum RMB120 for each account per year.		If the service is terminated in advance, the fee for the period where the service has not been provided will be returned (if the period is less than one natural month, it will be recognized as one month.)
S0104012	Transfer and remittance via corporate e-banking	Services of fund remittance and transfer via corporate e-banking (including online banking and mobile banking) are provided for customers, including the corporate payment card business.	Corporate customers	1. For inter-provincial accounts: RMB5 per deal if the transaction amount is less than RMB10,000 (inclusive); RMB10 per deal if the transaction amount is between RMB10,000 and RMB100,000 (inclusive); RMB15 per deal if the transaction amount is between RMB100,000 and RMB500,000 (inclusive); RMB20 per deal if the transaction amount is between RMB500,000 and RMB1 million (inclusive); 0.002% of the transaction amount if it is more than RMB1 million with the maximum charge at RMB200. 2. For transactions across cities within the province or inter-bank transactions within the province, the rates shall not be higher than the handling fee rates across provinces. 3. It is free for accounts of the Bank in the same city.	1. Key corporate customers that are in line with our marketing focus can enjoy certain discount or exemption. It will be valid from August 1, 2024 to July 31, 2025. 2. From January 1, 2020, it is free of charge for the donations to special accounts for disaster relief and accounts of charitable organizations. 3. For micro and small enterprises and self-employed individuals with a transaction of less than RMB100,000 (inclusive), the inter-bank transfer and remittance transactions to corporate accounts of the Bank will be discounted by no more than 10% of the current published fee rate per transaction. For a single intrabank transfer and remittance transaction of less than RMB100,000 (inclusive) between corporate accounts, the handling fee will be exempted. If the rate on the baseline day is lower than the above standard, the rate on the baseline day shall apply. It is valid from September 30, 2024 to September 30, 2027. 4. Corporate mobile banking users are exempt from fees on transfer and remittance through corporate mobile banking within 60 natural days (including the enabling date) after enabling the service. It will be valid from August 1, 2024 to July 31, 2025.	1. Proposal on Reducing the Payment Fees for Micro and Small Enterprises by the Payment & Clearing Association of China and the China Banking Association 2. The baseline date is June 25, 2021.
S0104013	Cost of production of corporate e-banking UKey	The corporate e-banking UKey is provided for customers, which can be used for corporate online banking and corporate mobile banking.	Corporate customers	At cost price	Key corporate customers that are in line with our marketing focus can enjoy certain discount or exemption. It will be valid from August 1, 2024 to July 31, 2025.	The replacement of damaged UKey caused by non-customer reasons or due to reasons of PSBC is free of charge.

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S0104014	Corporate e-banking services	To provide customers with account inquiries, payment and settlement, loan financing and other corporate e-banking (including Internet banking and mobile banking) services.	Corporate customers	1. Account service fee: RMB20/account/year; 2. Digital certificate fee: RMB160/year/certificate.	1.The inquiry version of internet banking is free of charge. 2. Customers who meet the Bank's key marketing criteria can be exempted from the fee or given preferential offers. Valid from August 1, 2024 to July 31, 2025 3.Discounts for small and microenterprises and self-employed businesses are applied at no more than 50% off the current published price. The account service fee will continue to be implemented according to the fee standard on the base date if the fee on the base date is lower than the above rate. Valid from September 30, 2024 to September 30, 2027. 4.The account service fee charges for non-RMB accounts refer to the standard for RMB accounts.	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.
S0104015	E-payment service (quick payment/B2B/B2C)	Provide e-payment and settlement services for cooperative institutions.	Corporate customers	As agreed price		
S0104016	Acquiring	Provide transaction settlement service for contracted merchants who sign the acquiring agreement with PSBC.	Personal and corporate customers	As agreed price	Bank card swiping business: The acquiring service fee shall be subject to the requirements of the Initiative on Reducing the Payment Fees for Micro and Small Enterprises and the Preferential Price Adjustment Plan for Bank Card Clearing Institutions.It is valid from September 30, 2024 to September 30, 2027.	1. In accordance with Notice on Improving the Pricing Mechanism for Handling Charges of Card Swiping by NDRC and PBOC (NDRC Price [2016] No.557) 2. Initiative on Reducing the Payment Fees for Micro and Small Enterprises by the Payment & Clearing Association of China and the China Banking Association

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S0104017	ATM services for corporate settlement cards	Provide corporate settlement card customers with fund remittance and transfer and cash deposit and withdrawal services through ATMs.	Corporate customers	<p>1. Transfer and remittance: (1) Intra-bank intra-city transactions: Free. (2) Intra-bank inter-provincial out-of-region transactions: RMB5 for each transaction amounting to RMB10,000 or less; RMB10 for each transaction between RMB10,000 and RMB100,000 (inclusive); RMB15 for each transaction between RMB100,000 and RMB500,000 (inclusive); RMB20 for each transaction between RMB500,000 and RMB1 million (inclusive); 0.002% of the amount of each transaction above RMB1 million, capped at RMB200. (3) Fees for intra-bank transactions across regions and cities in the same province shall not be higher than those for out-of-region transactions across provinces. (4) Inter-bank intra-city and out-of-region transactions: RMB5 for each transaction amounting to RMB10,000 or less; RMB10 for each transaction between RMB10,000 and RMB100,000 (inclusive); RMB15 for each transaction between RMB100,000 and RMB500,000 (inclusive); RMB20 for each transaction between RMB500,000 and RMB1 million (inclusive); 0.002% of the amount of each transaction above RMB1 million, capped at RMB200.</p> <p>2. Cash withdrawal: Intra-city inter-bank and out-of-region inter-bank withdrawals: RMB3.5 per transaction.</p>	<p>1. For small- and micro-sized enterprises and individual businesses that conduct transactions through ATMs, a single corporate intra-bank transfer of less than RMB100,000 (inclusive) is exempted from the remittance fee, and the fee of a single corporate inter-bank transfer or remittance of less than RMB100,000 (inclusive) shall be discounted by no more than 10% on the basis of the current published rate. It shall be valid from September 30, 2024, to September 30, 2027.</p> <p>2. Fees for inter-bank withdrawals through self-service channels are current publishedly waived.</p>	<p>1. Initiative on Reducing the Payment Fees for Micro and Small Enterprises by the Payment & Clearing Association of China and the China Banking Association</p> <p>2. Proposal on Reducing the Inter-bank ATM Cash Withdrawal Fees released by the China Banking Association and the Payment & Clearing Association of China</p>
S0104018	Corporate product bundle	A financial service that helps businesses save on settlement costs through a variety of corporate salable products or services at discounted prices.	Corporate customers	Not more than the sum of the prices of single products.		