

### III. Market-adjusted Prices-Foreign Exchange Business-Personal Foreign Exchange

| Business Code | Services                             | Content of Services  | Applicable Customers | Rate of Charges  | Promotional Policies   | Remarks   |
|---------------|--------------------------------------|--|----------------------|--|--|---|
| S0301001      | International remittance             | Provide customers with remittance services on different channels such as Western Union remittance and SWIFT. | Personal customers   | <p>1. Western Union remittance: Charge based on the rates published on the official website of Western Union.</p> <p>2. PSBC international remittance: (1) Outward remittance fee: 0.8‰ of the principal amount of the remittance, converted into RMB. Each transaction is charged for RMB20 in minimum and RMB200 in maximum; telegram fee: RMB70 per transaction; full amount crediting fee: USD transactions are charged USD20 per transaction, and EUR transactions are charged EUR25 per transaction. (2) Remittance cancellation fee (at the counter): USD remittance cancellation is charged at RMB8 per transaction, and cancellation in other currencies is charged at RMB100 per transaction. (3) Remittance change fee: USD remittance change is charged RMB8 per transaction, and remittance change in other currencies is charged RMB100 per transaction.</p> | <p>PSBC international remittance:</p> <p>1. From April 22, 2020, Jin Gui customers can enjoy 40% off on remittance fees; Fu Jia customers can enjoy 60% off on remittance fees; Fu Jia customers (diamond-level) and Ding Fu customers can enjoy remittance free of charge. The above discounted charges do not include telegram fees. Customers will be notified of the termination of such policies by announcement.</p> <p>2. If the remittance is canceled after it is remitted through mobile banking and personal online banking channels, the remittance cancellation fee will be exempted.</p> | <p>For PSBC international outward remittance requiring processing by an intermediary bank, the intermediary bank may deduct a fee from the remittance amount (subject to the fee rate of the intermediary bank), and as a result, the credited amount may differ from the remitted amount. Telegram fees and remittance fees are not refundable if the remittance is returned by the receiving bank or other institutions after it has been remitted.</p> |
| S0301002      | Domestic foreign currency remittance | It refers to remittance services provided to customers through domestic foreign currency payment systems.    | Personal customers   | <p>Remittance fee: 0.8‰ of the principal amount of the remittance, converted into RMB.</p> <p>Each transaction is charged for RMB20 in minimum and RMB200 in maximum.</p> <p>Telegram fee: RMB8 per transaction.</p>   |  | <p>Telegram fees and remittance fees for domestic foreign currency remittances are not refundable if the remittance is returned by the receiving bank or other institutions after it has been remitted.</p>   |