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

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0101001	Interbank cash withdrawal	Provide the interbank cash withdrawal service via channels of other banks to PSBC debit card holders	Personal customers	Domestic interbank ATM withdrawal: RMB3.5/transaction.	1. Free of charge for Fujia customers, Fujia customers (diamond-level) and Dingfu customers. 2. Since July 25, 2021, the domestic inter-bank ATM withdrawal has been free of charge nationwide. The end date of the promotion shall be subject to further notice.	
				Overseas interbank ATM withdrawal: RMB12 + 5‰ of transaction amount, RMB15 at least and RMB62 at most.	Free of charge for Fujia customers (diamond-level) and Dingfu customers.	
				Transaction fee of interbank OTC withdrawal: 1% of the transaction amount, RMB10 at least and RMB50 at most.		This service is available in some regions. For details, please consult local branches.
S0101002	Special service of Migrant Worker Bank Card (inter-bank withdrawal over the counter)	Inter-bank withdrawal (Migrant Worker Bank Card special service) over the counter for debit card holders of PSBC	Personal customers	0.5% of withdrawal amount, minimum RMB1 and maximum RMB20.		
S0101003	Convenient withdrawal for farmers	Provide the withdrawal service via the telephone payment terminal of PSBC or other banks to PSBC debit card holders.	Personal customers	Transaction fee of intrabank convenient withdrawal for farmers: Free of charge from January 1, 2017.		*Notice of the People's Bank of China on Matters Relating to Strengthening Payment and Settlement Management to Prevent Telecommunication and Internet Frauds (Y.F. [2016] No. 261)*
				Transaction fee of interbank convenient withdrawal for farmers: 0.5% of withdrawal amount, RMB1/transaction at least and RMB20/transaction at most. Some branches shall follow the standard of local regulatory authorities. For details, please refer to the announcement of local branches.		In accordance with the Guidelines of the People's Bank of China on Comprehensively Promoting and Deepening the Construction of the Payment Service Environment in Rural Areas (Y.F. [2014] No. 235): (1) The first convenient withdrawal for farmers per card per month is free of charge; (2) For the transaction fees for convenient interbank cash remittance and transfer remittance for farmers, please refer to the standards for OTC cash remittance and transfer remittance for personal customers; (3) Some branches shall follow the standard of local regulatory authorities. For details, please refer to the announcement of local branches.

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

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0101004	Inter-bank transfer and remittance (non-counter)	Transfer funds from PSBC personal deposit accounts (excluding credit cards) to the accounts of other banks for customers through non-counter channels.	Personal customers	Inter-bank remittance via internet and mobile banking : RMB2 per remittance of RMB2,000 or below; RMB5 per remittance of RMB2,000-RMB5,000 (inclusive); RMB10 per remittance of RMB5,000-RMB10,000 (inclusive); RMB15 per remittance of RMB10,000-RMB50,000 (inclusive); 0.03% of transaction amount for remittance over RMB50,000, maximum RMB50.	1. Jin Gui (金桂) customers: 40% off on fees. 2. Fu Jia (富嘉) customers: 60% off on fees. 3. Fu Jia (富嘉) customers (diamond-level) and Ding Fu (鼎福) customers: free of charge. 4. Personal internet banking transfer and remittance: free of charge for amount of RMB5,000 or below per transaction, 50% discount on the handling fee over the counter for amount of more than RMB5,000 per transaction, starting from May 1, 2020. 5. Free of charge for mobile banking transfer and remittance.	
				Shang Yi Tong channel (through the super online banking system of the PBOC): Each transaction amounting to RMB2,000 or less is charged RMB2; Each transaction between RMB2,000 and RMB5,000 (inclusive) is charged RMB5; Each transaction between RMB5,000 and RMB10,000 (inclusive) is charged RMB10; Each transaction between RMB10,000 and RMB50,000 (inclusive) is charged RMB15. Shang Yi Tong channel (handed over through UnionPay): This business is now being provided in Tianjin, Jiangsu, Zhejiang, Fujian, Shandong, Guangdong and Guangxi. 1. The fee rate in Tianjin, Jiangsu, Zhejiang, Fujian, Shandong and Guangxi is the same as that of ATM inter-bank transfer. 2. In Guangdong, Each transaction amounting to RMB10,000 or less is charged RMB3, and each transaction between RMB10,000 and RMB50,000 (inclusive) is charged RMB5.		
				1. ATM transfers across banks and cities: Transactions amounting to RMB2,000 (inclusive) or less is charged at RMB2 per transaction; transactions between RMB2,000 and RMB5,000 (inclusive) is charged at RMB5 per transaction; transactions between RMB5,000 and RMB10,000 (inclusive) is charged at RMB10 per transaction; transactions between RMB10,000 and RMB50,000 (inclusive) is charged at RMB15 per transaction; and transactions over RMB50,000 is charged at a rate of 0.03% with RMB50 the maximum. 2. Inter-bank ATM transfers in the same city: Each transaction amounting to RMB10,000 (inclusive) or less is charged at RMB3 per transaction, and transactions between RMB10,000 and RMB50,000 (inclusive) is charged at RMB5 per transaction.	1. Jingui(金桂) customers: 40% discount from July 31, 2021. 2. Fujia(富嘉) customers: 60% discount from July 31, 2021. 3. Fujia(富嘉) customers (diamond-level) and Dingfu(鼎福) customers: free of charge from July 31, 2021.	1. The inter-bank ATM transfer fee for MasterCard debit card is based on the ATM transfer rate across banks and cities. 2. Special prices executed in Tianjin, Fujian (inclusive of Xiamen), etc. are subject to the announcements of the local provincial and municipal branches.

Note: Services available on each of the e-channels are subject to actual conditions.