

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

I. Free Services

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	Reporting the loss of password loss-reporting form	The customer losing the password loss-reporting form can report of the loss of the form once again.	Personal customers
17	Change of reported loss	Change the reported loss from certificate only to both certificate and password for the customer who also forgets the password after reporting the loss of certificate.	Personal customers
18	Password modification	Modification of deposit account password at a PSBC outlet or via self-service channels.	Personal customers
19	Password resetting	Password resetting for the customer who reports the loss of password.	Personal customers
20	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
21	Account information inquiry	The customer can make inquiry on personal deposit account for information such as balance and transaction details.	Personal customers
22	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
23	Balance inquiry via self-service devices	PSBC debit card holders can make balance inquiry via domestic self-service devices.	Personal customers
24	Inquiry & response of inter-bank remittance	Inter-bank remittance customer can make inquiry on remittance transaction information.	Personal customers
25	Printing of account statement within a year	Print the account statement within a year (inclusive) from the transaction day	Personal customers
26	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
27	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
28	E-cash account deposit	Deposit cash in or make transfer to e-cash account at a PSBC outlet and via ATM and other channels.	Personal customers
29	Cancellation of Personal Certificate of Deposit	Cancellation of Personal Certificate of Deposit and defreeze the account	Personal customers
30	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
31	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

I. Free Services

1.3 Corporate Settlement

No.	Services	Content of Services	Applicable Customers
32	Intra-city PSBC counter-based transfer & remittance	Provide intra-city PSBC transfer & remittance at the counter	Corporate customers
33	Intra-city PSBC transfer & remittance via corporate internet banking	Provide intra-city PSBC transfer & remittance for corporate customers via corporate internet banking	Corporate customers
34	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
35	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
36	Account cancellation	Cancel account for corporate customers	Corporate customers
37	Information change	Change the information of corporate customers	Corporate customers
38	Account management fee	Provide corporate customers with basic services for RMB corporate account	Corporate customers
	Annual fee		
	Small-amount account management fee		
39	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
40	Account opening	Open credit card account for the customer	All credit card customers
41	Credit card delivery	Deliver new credit card by means of registered mail	All credit card customers
42	Return of credit card	Return of credit card that is not successfully received by the customer	All credit card customers
43	Account cancellation	Cancellation of credit card account	All credit card customers

I. Free Services

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

I. Free Services

No.	Services	Content of Services	Applicable Customers
58	Add and update customer information	Add and update the customer's contact information and other information	All credit card customers
59	Modification of statement address	Modification of the address or e-mail for statement delivery	All credit card customers
60	IC card transaction inquiry	IC card transaction inquiry service	All credit card customers
61	SMS notice of repayment	SMS notice service on repayment	All credit card customers
62	SMS notice of card renewal	SMS notice on card renewal	All credit card customers
63	SMS notice of rejection	SMS notice on rejection of credit card application	All credit card customers
64	SMS notice of credit line adjustment	SMS notice on adjustment of credit line	All credit card customers
65	SMS notice of automatic repayment failure	SMS notice on automatic repayment failure	All credit card customers
66	Pre-authorization SMS notice	SMS notice on pre-authorization and completion of pre-authorization	All credit card customers
67	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

I. Free Services

3. Foreign Exchange Business

3.1 Personal Foreign Exchange

No.	Services	Content of Services	Applicable Customers
68	Non-local deposit and withdrawal	Non-local deposit and withdrawal of foreign-currency funds	Personal customers
69	Non-local urgent withdrawal	Non-local withdrawal of foreign-currency funds on special occasions	Personal customers
70	Non-local transfer	Transfer of foreign-currency funds to the account in other cities	Personal customers
71	Western Union inbound remittance	Receive foreign-currency funds through Western Union	Personal customers
72	PSBC international inbound remittance	Receive overseas foreign-currency funds through a PSBC account	Personal customers
73	PSBC international remittance inquiry	Inquiry on PSBC international remittance	Personal customers
74	PSBC international remittance message	The remitter can also send a message to the beneficiary when transferring money via PSBC international remittance	Personal customers
75	Certificate of carrying foreign exchange	Issue the certificate of carrying foreign currencies for the customer going abroad	Personal customers
76	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
77	Domestic foreign currency collection	Provide inward remittance service to customers through domestic foreign currency payment systems.	Personal customers
78	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
79	Account opening	Open corporate foreign exchange account	Corporate customers
80	Intra-city transfer within PSBC	Intra-city transfer within PSBC	Corporate customers
81	Inbound remittance	Pay and credit the transferred foreign exchange and cross-border RMB to the customer's account	Corporate customers

I. Free Services

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

4. Wealth Management

No.	Services	Content of Services	Applicable Customers
85	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
86	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
87	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
88	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
89	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
90	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
91	Agency custody	Temporarily safekeeping of physical bullions purchased by the customer.	Personal and corporate customers
92	Default on scheduled withdrawal	Allocation and transfer service when the customer fails to perform the scheduled withdrawal.	Personal and corporate customers

I. Free Services

5. E-banking Business

No.	Services	Content of Services	Applicable Customers
93	Opening E-banking accounts	Activate e-banking services for the customer.	Personal and corporate customers
94	Cancellation of e-banking services	Cancel e-banking services for customers.	Personal and corporate customers
95	Annual fee of e-banking	Provide personal online banking, mobile banking and telephone banking services.	Personal customers
96	Verification SMS of e-banking transaction	Send e-banking transaction verification message to the customer	Personal customers
97	Change of e-banking passwords	Provide the service of changing e-banking login and transaction passwords or U-Key passwords.	Personal and corporate customers
98	Loss reporting of e-banking authentication tools	Provide the service of loss reporting of U-Key and other authentication tools.	Personal and corporate customers
99	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
100	Golden Sunlight Card	Exempted from card issuance fee, small-amount account management fee, and annual fee of debit card.	Personal customers
101	Hometown Card	Exempted from production cost, small-amount account management fee, and annual fee of debit card.	Personal customers
102	Military Security Card	(1) For Military Security Card, exempted from production cost, small-amount account management fee, annual fee of debit card, loss reporting fee, and SMS notification fee for changes in the demand deposit account after card issuance. (2) For Military Security Card, exempted from domestic inter-bank ATM cash withdrawal fee. (3) For Military Security Card, exempted from handling fee of payroll service.	Personal customers

I. Free Services

No.	Type of Exclusive Card	Free Services	Applicable Customers
103	Youth Card	Exempted from card issuance fee, small-amount account management fee, and annual fee of debit card.	Personal customers
104	Salary Card (including +Salary Card)	Exempted from card issuance fee, small-amount account management fee, annual fee of debit card, SMS notification fee for each payroll transaction, and charge on domestic inter-bank cash withdrawal via ATM.	Personal customers
105	Business Card (including Remittance Direct Card)	Exempt from card issuance fee, small-amount account management fee, annual fee of debit card, loss reporting fee, inter-bank transfer fee, and domestic inter-bank ATM cash 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
106	Aijia Card	Exempt from small-amount account management fee and annual fee of debit cards.	Personal customers
107	Preferential Treatment Certificate for Veterans and Preferential Treatment Certificate for Family Members of Martyrs and Deceased Military Personnel (including Veteran Service Card)	Exempt from card issuance fee, small-amount account management fee, annual fee of debit cards, loss reporting fee, additional SMS notification fee for changes in the demand deposit account after card issuance, inter-bank transfer fee, and domestic inter-bank ATM cash withdrawal fee.	Personal customers
108	Rural Revitalization Card (including Farmer Good Harvest Card and Regional Rural Revitalization Theme Card)	Exempt from production cost, small-amount account management fee, annual fee of debit card, additional SMS notification fee for changes in the demand deposit account after card issuance, and domestic inter-bank ATM cash withdrawal fee.	Personal customers
109	Flash Card (including the original Tencent Co-branded Card)	Exempted from production cost fee, small account management fee, and annual fee of debit card.	Personal customers

I. Free Services

No.	Type of Exclusive Card	Free Services	Applicable Customers
110	Meituan Co-branded Card	Exempted from production cost fee, small account management fee, and annual fee of debit card.	Personal customers
111	PSBC Consumer Finance Co-branded Card	Exempted from production cost fee, small account management fee, and annual fee of debit card.	Personal customers
112	Fat Tiger Card	Exempted from production cost fee, small account management fee, and annual fee of debit card.	Personal customers
113	New Urban Residents Card (including U+ Card, New Urban Residents Theme Co-branded Card, Regional New Urban Residents Theme Card)	Exempt from production cost, small-amount account management fee, annual fee of debit card, additional SMS notification fee for changes in the demand deposit account after card issuance, inter-bank transfer fee, and domestic inter-bank ATM cash withdrawal fee.	Personal customers
114	Personal Pension Account	Exempted from production cost, small-amount account management fee, annual fee of debit card, inter-bank transfer fee, and SMS notification fee for changes in the demand deposit account after card issuance.	Personal customers
115	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
116	Green Low-carbon Card	Exempted from card issuance fee, small-amount account management fee, and annual fee of debit cards.	Personal customers
117	Post Coffee Card	Exempted from production cost, small-amount account management fee, and annual fee of debit card.	Personal customers
118	Ctrip Co-branded Card	Exempted from production cost, small-amount account management fee, and annual fee of debit card.	Personal customers

7. Free Services by Regulation

No.	Regulatory Document	Regulations
119	<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.
120	<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.