ICBC 华商银行

业务收费标准

Business Charge Standard

本收费标准自2019年4月1日起执行
此前版本同时废止

This charging standard shall be implemented from Apr. 1, 2019,
and the original charging standard shall be abolished at the same time.

支付结算类收费标准（政府指导价）

Payment & Settlement Service Rates (Government-guided price)

单位：元/人民币Unit: Yuan/RMB

序号 S/N	服务项目名称 Name of Service		项目功能 Functions	收费标准 Rates		适用客户 Applicable Customers
				普通 General	实时 Real Time	
1.1	跨行柜台转帐汇款（个人） Inter-bank counter transfer and remittance (personal)	0.2万元以下（含0.2万元） Less than RMB 2,000 (including RMB 2,000)	提供转账业务服务 Transfer services	2元/笔 RMB 2.00/Transaction	2元/笔 RMB 2.00/Transaction	办理转账业务客户，其中行内转账汇款、汇划财政金库、救灾、抚恤金等款项免收 No charges will be collected from customers applying for money transfer, for the intra-bank transfer, remittances, financial treasury remittances, disaster relief, payment of pensions, etc.
		0.2—0.5万元（含0.5万元） RMB 2,000-5,000 (including RMB 5,000)	提供转账业务服务 Transfer services	5元/笔 RMB 5.00/Transaction	5元/笔 RMB 5.00/Transaction	
		0.5—1万元（含1万元） RMB 5,000-10,000 (including RMB 10,000)	提供转账业务服务 Transfer services	10元/笔 RMB 10.00/Transaction	10元/笔 RMB 10.00/Transaction	
		1—5万元（含5万元） RMB 10,000-50,000 (including RMB 50,000)	提供转账业务服务 Transfer services	15元/笔 RMB 15.00/Transaction	15元/笔 RMB 15.00/Transaction	
		5万元以上 More than RMB 50,000	提供转账业务服务 Transfer services	按汇划金额的0.03%，最高收费50元/笔 0.03% of the remittance up to RMB 50.00/transaction	按普通汇款加收20%，最高收费50元/笔 20% of the ordinary remittance up to RMB 50.00/transaction	
	跨行柜台转帐汇款（对公） Inter-bank counter transfer and remittance (for corporate customers)	1万元以下（含1万元） Less than RMB 10,000 (including RMB 10,000)	提供转账业务服务 Transfer services	5元/笔 RMB 5.00/Transaction	5元/笔 RMB 5.00/Transaction	
		1—10万元（含10万元） RMB 10,000-100,000 (including RMB 100,000)	提供转账业务服务 Transfer services	10元/笔 RMB 10.00/Transaction	10元/笔 RMB 10.00/Transaction	
		10—50万元（含50万元） RMB 100,000-500,000 (including RMB 500,000)	提供转账业务服务 Transfer services	15元/笔 RMB 15.00/Transaction	15元/笔 RMB 15.00/Transaction	
		50—100万元（含100万元） RMB 500,000-1,000,000 (including RMB 1,000,000)	提供转账业务服务 Transfer services	20元/笔 RMB 20.00/Transaction	20元/笔 RMB 20.00/Transaction	
		100万元以上 More than RMB 1,000,000	提供转账业务服务 Transfer services	按汇划金额的0.002%，最高收费200元/笔 0.002% of the remittance up to RMB 200.00/transaction	按普通汇款加收20%，最高收费200元/笔 20% of the ordinary remittance up to RMB 200.00/transaction	
1.2	个人跨行柜台现金汇款 Personal inter-bank counter transfer and remittance		提供个人现金汇款业务服务 Personal cash remittance service	按照汇款金额的0.5%收取，最高50元/笔 0.5% of the remittance up to RMB 50.00/transaction	按普通汇款加收20%，最高收费50元/笔 20% of the ordinary remittance up to RMB 50.00/transaction	柜台办理个人跨行现金汇款业务客户 Customers applying for personal inter-bank counter cash remittance service
1.3	个人异地行内柜台取款 Personal remote counter withdrawal		提供个人现金类业务服务 Personal cash-related services	免费 Free		柜台办理个人异地行内取款业务客户 Customers applying for personal remote intra-bank counter withdrawal

	收费项目 Paid Items 结算种类 Settlement Type	提供基本结算类业务服务 Basic settlement services	凭证工本费 （每份） Voucher cost (Per application)	手续费 （每笔） Handling Charge (Per transaction)	
1.4	普通支票 Open cheque	提供出售支票业务服务 Sales of cheque	0.40 RMB 0.40/Transaction	1 RMB 1.00/Transaction	办理基本结算类业务客户 Customers applying for basic settlement services
1.5	支票挂失止付 Suspension of payment against lost cheque	提供支票挂失业务服务 Lost cheque reporting service	无 No	票面金额0.1%，最低5元 0.1% of the par value down to RMB 5.00	
1.6	本票 Promissory Note	提供签发银行本票业务服务 Issuance of Bank’s promissory notes	免费 Free		
1.7	银行汇票 Bank Draft	提供签发银行汇票业务服务 Issuance of bank draft			
1.8	本票、银行汇票挂失止付 Suspension of payment against lost promissory	提供本票、银行汇票挂失业务服务 Lost promissory note or bank draft reporting service			

支付结算及贸易融资类收费标准（市场调节价）

Payment Settlement and Trade Financing Service Rates(Market-regulated Prices)

1、外币业务 Foreign Currency Business

单位：元/人民币Unit: Yuan/RMB

序号 S/N	服务项目名称 Name of Service	项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
1.1	**进口 Import**			
1.1.1	信用证开立 Opening of Letter of Credit	提供外币进口信用证业务服务 Foreign currency import letter of credit service	开证金额的1.5‰，最低收300/笔；有效期超过180天的信用证，每增加90天增收0.5‰，增加期限不足90天的，按90天计算，收足保证金者不加收 1.5‰ of the LC amount down to RMB 300.00/transaction; For LCs valid for more than 180 days, additional 5‰ is will be charged for each additional 90 days, and if the additional period is less than 90 days, the service fee will be calculated as per 90 days. No additional charge will be collected if sufficient deposit has been paid	办理外币进口信用证业务客户 Customers applying for foreign currency import letter of credit service
1.1.2	信用证修改 Modification of LCs	提供外币进口信用证业务服务 Foreign currency import letter of credit service	200/笔（不含金额增加、延长有效期的情况），金额增加的，增加部分按新开标准计收；有效期延长的，延长部分按新开标准计收 Foreign currency import letter of credit service RMB 200.00/transaction (excluding increase of the amount and the extension of the validity period). If the amount is increased, the additional portion will be charged at the rate applicable to the new issuance; if the validity period is extended, the extended portion will be charged at a rate applicable to the new issuance.	
1.1.3	信用证有效期内撤销 Revocation of LCs within the Validity Period	提供外币进口信用证业务服务 Foreign currency import letter of credit service	100/笔 RMB 100.00/Transaction	
1.1.4	单据处理费 Document Processing Fee	提供外币进口信用证业务服务 Foreign currency import letter of credit service	50/笔 RMB 50.00/Transaction	
1.1.5	开证行审单费 Document Review Fee of Issuing Bank	提供外币进口信用证业务服务 Foreign currency import letter of credit service	150/套单据 RMB 150.00/set	
1.1.6	偿付费 Reimbursement Charges	提供外币进口信用证业务服务 Foreign currency import letter of credit service	200/笔 RMB 200.00/Transaction	办理外币进口信用证业务客户 Customers applying for foreign currency import letter of credit service
1.1.7	不符点单据 Documents with Discrepancies	提供外币进口信用证业务服务 Foreign currency import letter of credit service	400/笔 RMB 400.00/Transaction	
1.1.8	提货担保 Delivery against Bank Guarantee	提供外币进口信用证业务服务 Foreign currency import letter of credit service	250/笔 RMB 250.00/Transaction	
1.1.9	银行抬头提单背书 Endorsement of B/L to Order of the Bank	提供外币进口信用证业务服务 Foreign currency import letter of credit service	300/笔 RMB 300.00/Transaction	
1.1.10	退单 Chargeback	提供外币进口信用证业务服务 Foreign currency import letter of credit service	200/笔 RMB 200.00/Transaction	
1.1.11	远期单据承兑手续费 Handing Charge for Forward Document Acceptance	提供外币进口信用证业务服务 Foreign currency import letter of credit service	0.1%，按季收取，不足3个月的按3个月收取，最低收300/笔；担保方式为95%以上（含）保证金或定期存单质押的信用证一次性收取300/笔 0.1%, collected on a quarterly basis, and if the term is less than 3 months, charged as per 3 months, the minimum fee is RMB 300.00/transaction;For a letter of credit for which 95% or more (included) margin has been paid or a time deposit certificate has been pledged, RMB 300.00/transaction	
1.2	**出口 Export**			
1.2.1	信用证预通知 L/C Pre-advice	提供外币进口信用证业务服务 Foreign currency import letter of credit service	100/次 RMB 100.00/notice	办理外币进口信用证业务客户 Customers applying for foreign currency import letter of credit service
1.2.2	修改、换单 Modification and Exchange of Documents	提供外币进口信用证业务服务 Foreign currency import letter of credit service	除验单费外，额外收取转让证换单200/笔，对已议付寄出的单据修改再寄额外收取100/笔 In addition to the document inspection fee, an additional fee of RMB 200.00/transaction will be charged for each exchange, and additional fee of RMB 100.00/transaction will be charged for any modification or re-sending of documents which have been sent for negotiation.	
1.2.3	补制遗失出口信用证 Re-issuance of lost export letters of credit	提供外币进口信用证业务服务 Foreign currency import letter of credit service	80/笔 RMB 80.00/Transaction	
1.2.4	出口单据预审 Pre-Examination of Export Documents	提供外币进口信用证业务服务 Foreign currency import letter of credit service	150/笔 RMB 150.00/Transaction	
1.2.5	信用证通知 L/C Notification	提供外币进口信用证业务服务 Foreign currency import letter of credit service	200/次 RMB 200.00/notice	
1.2.6	信用证保兑 L/C Confirmation	提供外币进口信用证业务服务 Foreign currency import letter of credit service	1.5‰，最低收300/笔，按季收取，不足3个月按3个月收取 1.5‰ down to RMB 300.00/transaction charged on a quarterly basis, and if the period is less than 3 months, charged as per 3 months	
1.2.7	信用证修改的通知 Notification of Modification of L/Cs	提供外币进口信用证业务服务 Foreign currency import letter of credit service	200/次 RMB 200.00/notice	
1.2.8	信用证撤销的通知 Notification of Revocation of L/Cs	提供外币进口信用证业务服务 Foreign currency import letter of credit service	100/笔 RMB 100.00/Transaction	
1.2.9	信用证转让 Transfer of L/Cs	提供外币进口信用证业务服务 Foreign currency import letter of credit service	按信用证金额1‰收取，最低收200/笔 1‰ of the L/C amount down to RMB 200.00/transaction	

1.2.10	开立转让信用证修改 Modification of Transferrable LCs	提供外币进口信用证业务服务 Foreign currency import letter of credit service	200/笔（不涉及金额/期限增加），金额增加的，增加部分按新开标准计收 RMB 200.00/transaction (in case of no increase of amount/extended period); if the amount increases, the additional portion will be calculated at a rate applicable to the new issuance.	办理外币进口信用证业务客户 Customers applying for foreign currency import letter of credit service
1.2.11	信用证单据托收 Collection against L/C Documents	提供外币进口信用证业务服务 Foreign currency import letter of credit service	手续费1‰，最低收100/笔 The handling charge is 1‰ down to RMB 100.00/transaction	
1.2.12	信用证审单费 L/C Document Review Fee	提供外币进口信用证业务服务 Foreign currency import letter of credit service	1.25‰，最低收250/笔 1.25‰ down to RMB 250.00/transaction	
1.3	**出口托收 Export Collection**			
1.3.1	光票托收 Clean Collection	提供外币出口托收业务服务 Foreign currency export collection service	按托收金额的1‰收取，最低收50/笔，最高收1000/笔。所有邮费，电报费及代理行费用均由客户负责缴付 1‰ of the amount to be collected down to RMB 50.00/transaction and up to RMB 1000.00/transaction All postage, telegraph and agency fees shall be paid by the customer.	办理外币出口托收业务客户 Customers applying for Foreign currency export collection service
1.3.2	光票托收退票 Rejected Clean Collection	提供外币出口托收业务服务 Foreign currency export collection service	50/笔，境外费用据实收取 RMB 50.00/transaction,and the overseas fees are charged at cost	
1.3.3	光票托收受益人要求退汇：已解付 The beneficiary of the clean collection requires a refund of foreign exchange: the payment has been released	提供外币出口托收业务服务 Foreign currency export collection service	按汇出汇款收费标准收取 Charged at the outward remittance service rate	
1.3.4	光票托收受益人要求退汇：已解付 The beneficiary of the clean collection requires a refund of foreign exchange: the payment has been released	提供外币出口托收业务服务 Foreign currency export collection service	按汇出汇款收费标准收取 Charged at the outward remittance service rate	
1.3.5	跟单托收 Documentary Collection	提供外币出口托收业务服务 Foreign currency export collection service	按托收金额的1‰收取，最低收100/笔，最高收1000/笔 1‰ of the amount to be collected down to RMB 100.00/transaction and up to RMB 1000.00/transaction	
1.3.6	修改托收委托书 Modification of Power of Attorney for Collection	提供外币出口托收业务服务 Foreign currency export collection service	100/笔 RMB 100.00/Transaction	
1.3.7	退单、换单 Return and Replacement of Documents	提供外币出口托收业务服务 Foreign currency export collection service	200/笔 RMB 200.00/Transaction	
1.4	**进口代收 Inward Collectio**			
1.4.1	进口代收（光票、跟单） Inward Collection (clean and documentary)	提供外币出口托收业务服务 Foreign currency export collection service	按代收金额的1‰收取，最低收50/笔，最高收1000/笔 1‰ of the amount to be collected down to RMB 50.00/transaction and up to RMB 1000.00/transaction	办理外币出口托收业务客户 Customers applying for Foreign currency export collection service
1.4.2	偿付 Reimbursement	提供外币出口托收业务服务 Foreign currency export collection service	150/笔 RMB 150.00/Transaction	
1.4.3	退单、换单 Return and Replacement of Documents	提供外币出口托收业务服务 Foreign currency export collection service	200/笔 RMB 200.00/Transaction	
1.5	**粤港、深港票据托收** **Collection on Bills between Guangdong and Hong Kong and between Shenzhen and Hong Kong**	提供粤港、深港票据托收业务服务 Collection on bills service between Guangdong and Hong Kong and between Shenzhen and Hong Kong	按托收金额的1‰收取，最低收50/笔，最高收1000/笔 所有邮费，电报费及代理行费用均由客户负责缴付 1‰ of the amount to be collected down to RMB 50.00/transaction and up to RMB 1000.00/transaction All postage, telegraph and agency fees shall be paid by the customer.	办理粤港、深港票据托收业务客户 Customers applying for the collection on bills service between Guangdong and Hong Kong and between Shenzhen and Hong Kong
1.6	**福费廷** **Forfeiting**	提供福费廷业务服务 Forfeiting service	手续费300/笔，承诺费：按0.5‰/月收取，最低收150 Handling Charge: RMB 300.00/transaction; Commitment Fee: 0.5‰/month down to RMB 150.00/transaction	办理福费廷业务客户 Customers applying for forfeiting service
1.7	**对外保函（含备用信用证）** **Outward Guarantee (including standby letter of credit)**			
1.7.1	借款保函 Loan Guarantee	提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的5‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 5‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	办理保证类业务客户 Customers applying for guarantee services
1.7.2	融资租赁保函 Financial Lease Guarantee	提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的2‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 2‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.3	补偿贸易保函 Compensation Trade Guarantee	提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的1.5‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 1.5‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.4	付款保函 Payment Guarantee	提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的2‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 2‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.5	投标保函 Tender Guarantee	提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的1‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 1‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.6	履约保函 Performance Guarantee	提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的1.5‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 1.5‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.7	预付款保函 Advance Payment Guarantee	提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的1.5‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 1.5‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	

1.7.8	质量保函 Quality Guarantee		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的1‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 1‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	办理保证类业务客户 Customers applying for guarantee services
1.7.9	维修保函 Maintenance Guarantee		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的1‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 1‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.10	留置金保函 Retention Money Guarantee		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的1‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 1‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.11	以实物偿还的补偿贸易保函 Compensation Trade Guarantee Paid in Kind		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的2‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 2‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.12	加工贸易税款保付保函 Taxation Guarantee For Processing Trade		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的2‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 2‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.13	关税保函 Guarantee for Customs Duties		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的2‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 2‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.14	海事保函 Guarantee for Maritime Accident		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的2‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 2‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.15	其他融资类保函 Other Financing-related Guarantees		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额的3‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 3‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.7.16	其他非融资类保函 Other Non-Financing Guarantees		提供外币保证类业务服务 Foreign currency guarantee services	手续费每季收取保函有效余额2‰，担保期限不足一季的按一季收取，最低收1000/笔 The handling fee is charged at 2‰ of the effective balance of the guarantee on a quarterly basis. If the guarantee period is less than one quarter, the handling fee will be charge as per one quarter. The minimum fee is RMB 1000.00/transaction.	
1.8	**保函涉及的其他费用 Other Guarantee -relatedExpenses**				
1.8.1	转开代理行保函 Issuance of Agent Bank Guarantee		提供外币保证类业务服务 Foreign currency guarantee services	2‰/季，最低收1000/笔 2‰/quarter down to RMB 1,000.00/transaction	办理保证类业务客户 Customers applying for guarantee services
1.8.2	保兑代理行保函 Confirming Agent Bank Guarantee		提供外币保证类业务服务 Foreign currency guarantee services	2‰/季，最低收1000/笔 2‰/quarter down to RMB 1,000.00/transaction	
1.8.3	保函/备用信用证通知 Notification of Guarantee /Standby L/C		提供外币保证类业务服务 Foreign currency guarantee services	200/笔 RMB 200.00/Transaction	
1.8.4	修改通知 Notification of Modification		提供外币保证类业务服务 Foreign currency guarantee services	200/笔 RMB 200.00/Transaction	
1.8.5	对外索汇 Reimbursement		提供外币保证类业务服务 Foreign currency guarantee services	500/笔 RMB 500.00/Transaction	
1.8.6	保函修改或注销 Modification or Cancellation of Guarantee		提供外币保证类业务服务 Foreign currency guarantee services	500/笔 RMB 500.00/Transaction	
1.8.7	代理保函索赔 Guarantee Claims		提供外币保证类业务服务 Foreign currency guarantee services	按代理索赔金额的1‰收取，最低收1000/笔 1‰ of the amount to be claimed down to RMB 1000.00/transaction	
1.8.8	保函展期 Renewal of Guarantee		提供外币保证类业务服务 Foreign currency guarantee services	按新开相应保函类别收费标准收费 At the rates applicable to guarantee-related services	
1.8.9	出具各类保函承诺函 Issuance of letter of commitment for various guarantees		提供外币保证类业务服务 Foreign currency guarantee services	500/笔 RMB 500.00/Transaction	
1.8.10	出具保函收费情况证明函 Issuance of letter of certification for guarantee charges		提供外币保证类业务服务 Foreign currency guarantee services	500/笔 RMB 500.00/Transaction	
1.9	**单证项下SWIFT电讯费 SWIFT Telecommunications Fee under Documents**				
1.9.1	信用证 Letters of Credit	开立 Opening	提供SWIFT电讯业务服务 SWIFT telecommunication services	远洋300/笔，近洋（港澳台）150/笔 RMB 300.00/transaction for overseas,and RMB 150.00/transaction for near-sea areas (Hong Kong, Macao and Taiwan)	办理单证业务客户 Customers applying for document-related services
		修改/预通知 Notification of Modification and Pre-Notification	提供SWIFT电讯业务服务 SWIFT telecommunication services	150/笔 RMB 150.00/Transaction	
1.9.2	保函、履约保函、备用信用证 Guarantee, Performance Guarantee and Standby L/C	开立 Opening	提供SWIFT电讯业务服务 SWIFT telecommunication services	远洋300/笔，近洋（港澳台）150/笔 RMB 300.00/transaction for overseas,and RMB 150.00/transaction for near-sea areas (Hong Kong, Macao and Taiwan)	
		修改 Modification	提供SWIFT电讯业务服务 SWIFT telecommunication services	150/笔 RMB 150.00/Transaction	
1.9.3	一般电函往来（SWIFT费用） General Correspondence (SWIFT Fee)		提供SWIFT电讯业务服务 SWIFT telecommunication services	150/笔 RMB 150.00/Transaction	
1.9.4	邮费 Postage		提供SWIFT电讯业务服务 SWIFT telecommunication services	按邮递公司收取邮递费进行收取 At the rate charged by post office	
1.10	**汇入汇款** Inward Remittance				
1.10.1	转交其他本地银行 Transfer to other local banks		提供外币汇入汇款业务服务 Foreign-currency inward remittance service	60/笔 RMB 60.00/Transaction	办理外币汇入汇款客户 Customers applying for foreign currency inward remittance service
1.10.2	退汇 Remittance Refund		提供外币汇入汇款业务服务 Foreign-currency inward remittance service	150/笔 RMB 150.00/Transaction	

1.11	**实时支付** Real-time Payment			
1.11.1	同城跨行 Inter-bank within same city	提供外币同城汇款业务服务 Foreign-currency inward remittance service within same city	10,000以下（含），5/笔 For remittance of RMB 10,000 or less (inclusive), RMB 5.00/transaction	办理外币同城业务客户 Customers applying for foreign currency intra-city service
		提供外币同城汇款业务服务 Foreign-currency inward remittance service within same city	10,000—50,000（含），10/笔 For remittance of RMB 10,000 to RMB 50,000, RMB 10.00/transaction	
		提供外币同城汇款业务服务 Foreign-currency inward remittance service within same city	50,000—100,000（含），15/笔 For remittance of RMB 50,000 to RMB 100,000, RMB 15.00/transaction	
		提供外币同城汇款业务服务 Foreign-currency inward remittance service within same city	100,000—1,000,000（含），20/笔 For remittance of RMB 100,000 to RMB 1,000,000, RMB 20.00/transaction	
		提供外币同城汇款业务服务 Foreign-currency inward remittance service within same city	1,000,000以上，按0.002%，最高收100/笔 For remittance of RMB 1,000,000 or more,0.002% up to RMB 100.00/transaction	
1.11.2	深港 Shenzhen-Hong Kong	提供外币深港汇款业务服务 Foreign-currency remittance service between Shenzhen and Hong Kong	1‰，最低收200/笔，最高收1000/笔（个人最低收30/笔，最高收300/笔） 另：港元/美元跨境通讯费40/笔 1‰ down to RMB 200.00/transaction and up to RMB 1000.00/transaction (for personal service,minimum charge: RMB 30.00/pen, maximum charge: RMB 300.00/transaction). Plus: HKD/USD cross-border communication fee: RMB 40.00/transaction	办理外币深港汇款业务客户 Customers applying for foreign-currency remittance service between Shenz
1.12	**汇出汇款** Outward Remittance			
1.12.1	单位境外和异地汇款 Corporate Foreign and Remote Remittance	提供外币汇出汇款业务服务 Foreign-currency outward remittance service	按汇款金额1‰，最低收200/笔，最高收1000/笔。另加收电讯费 1‰ of the amount to be remitted down to RMB 200.00/transaction and up to RMB 1000.00/transactionTelex charge will be collected separately.	办理外币汇出汇款业务客户 Customers applying for foreign-currency outward remittance service
1.12.2	个人境外和异地汇款 Personal Foreign and Remote Remittance	提供外币汇出汇款业务服务 Foreign-currency outward remittance service	按汇款金额1‰，最低收30/笔，最高收300/笔。另加收电讯费 1‰ of the amount to be remitted down to RMB 30.00/transaction and up to RMB 300.00/transaction Telex charge will be collected separately.	
1.12.3	挂失/止付汇票 Reporting lost Bill of Exchange /Suspension of Payment	提供外币汇出汇款业务服务 Foreign-currency outward remittance service	100/笔 RMB 100.00/Transaction	
1.12.4	取消汇票 Cancellation of Bill of Exchange	提供外币汇出汇款业务服务 Foreign-currency outward remittance service	100/笔 RMB 100.00/Transaction	
1.12.5	发出汇票 DD Issuance of Bill of Change DD	提供外币汇出汇款业务服务 Foreign-currency outward remittance service	1‰，最低收100/笔，最高收300/笔 1‰ down to RMB 100.00/transaction and up to RMB 300.00/transaction	
1.12.6	改汇/查询/取消电汇 Change/Inquiry/Cancellation of Wire Transfer	提供外币汇出汇款业务服务 Foreign-currency outward remittance service	150/笔，另加代理行费用 RMB 150.00/transaction, plus agent charges	
1.12.7	电报费 Cable Fee	提供外币汇出汇款业务服务 Foreign-currency outward remittance service	50/笔 RMB 50.00/Transaction	
1.13	**凭证** Certificate			
1.13.1	境内汇款申请书 Application for Domestic Remittance	提供出售涉外收付凭证业务服务 Sales of Foreign-Related Receipt and Payment Vouchers	50/本 RMB 50.00 each	办理涉外收付业务客户 Customers applying for foreign-related payment and receipt services
1.13.2	境外汇款申请书 Application for Overseas Remittance	提供出售涉外收付凭证业务服务 Sales of Foreign-Related Receipt and Payment Vouchers	50/本 RMB 50.00 each	

备注：外汇业务收费以人民币计价，如需收取等值外币，按业务发生当日外汇牌价折算。

Remarks: Foreign exchange services are charged in RMB. If you need to collect the equivalent foreign currency, it will be converted at the foreign exchange rate on the day of the transaction.

2、人民币业务 RMB Business

单位：元/人民币Unit: Yuan/RMB

2.1	**支付结算业务** **Payment Settlement Service**							
	收费项目 Paid Items 结算种类 Settlement Type	提供基本结算类业务服务 Basic settlement services	凭证工本费 Certificate		手续费 Handling Charge	资金汇划费 Fund Transfer and Remittance Fee		
			（每份） Per application	每本合计 Total per Transaction	（每笔） (Pertransaction)	普通 General	实时 Real Time	
2.1.1	委托收款/托收承付 Collection/collection and Acceptance	提供委托收款/托收承付业务服务 Collection/collection and Acceptance Service	0.3 RMB 0.30 /copy		1 RMB 1.00 /Transaction	5.85/笔，再按邮递公司收取邮递费向单位收取 RMB 5.85/transaction, plus postage charged by post office	11.7/笔，再按邮递公司收取邮递费向单位收取 RMB 11.70/transaction, plus postage charged by post office	

序号 S/N	服务项目名称 Name of Service		项目功能 Functions	收费标准 Rates		适用客户 Applicable Customers
				普通 Genera	实时 Real Time	
2.1.2	跨境跨行柜台转帐汇款（个人） Cross-border inter-bank counter transfer and remittance (personal)	0.2万元以下（含0.2万元） Less than RMB 2,000 (including RMB 2,000)	提供转账业务服务 Transfer services	2元/笔 RMB 2.00/Transaction	2元/笔 RMB 2.00/Transaction	办理跨境转账业务客户 Customers applying for cross-border transfer business
		0.2—0.5万元（含0.5万元） RMB 2,000-5,000 (including RMB 5,000)	提供转账业务服务 Transfer services	5元/笔 RMB 5.00/Transaction	5元/笔 RMB 5.00/Transaction	
		0.5—1万元（含1万元） RMB 5,000-10,000 (including RMB 10,000)	提供转账业务服务 Transfer services	10元/笔 RMB 10.00/Transaction	10元/笔 RMB 10.00/Transaction	
		1—5万元（含5万元） RMB 10,000-50,000 (including RMB 50,000)	提供转账业务服务 Transfer services	15元/笔 RMB 15.00/Transaction	15元/笔 RMB 15.00/Transaction	
		5万元以上 More than RMB 50,000	提供转账业务服务 Transfer services	按汇划金额的0.03%，最高收费50元/笔 0.03% of the remittance up to RMB 50.00/transaction	按普通汇款加收20%，最高收费50元/笔 20% of the ordinary remittance up to RMB 50.00/transaction	
		1万元以下（含1万元） Less than RMB 10,000 (including RMB 10,000)	提供转账业务服务 Transfer services	5元/笔 RMB 5.00/Transaction	5元/笔 RMB 5.00/Transaction	

	跨境跨行柜台转帐汇款（对公） Cross-border inter-bank counter transfer and remittance (for corporate customers)	1—10万元（含10万元） RMB 10,000-100,000 (including RMB 100,000)	提供转账业务服务 Transfer services	10元/笔 RMB 10.00/Transaction	10元/笔 RMB 10.00/Transaction	
		10—50万元（含50万元） RMB 100,000-500,000 (including RMB 500,000)	提供转账业务服务 Transfer services	15元/笔 RMB 15.00/Transaction	15元/笔 RMB 15.00/Transaction	
		50—100万元（含100万元） RMB 500,000-1,000,000 (including RMB 1,000,000)	提供转账业务服务 Transfer services	20元/笔 RMB 20.00/Transaction	20元/笔 RMB 20.00/Transaction	
		100万元以上 More than RMB 1,000,000	提供转账业务服务 Transfer services	按汇划金额的0.002%，最高收费200元/笔 0.002% of the remittance up to RMB 200.00/transaction	按普通汇款加收20%，最高收费200元/笔 20% of the ordinary remittance up to RMB 200.00/transaction	
2.1.3	个人跨行柜台现金取款 Personal inter-bank counter cash withdrawal		提供个人现金取款业务服务 Personal cash withdrawal service	按取现金额0.5%收取，最高50元/笔 0.5% of the amount withdrawn up to RMB 50.00/transaction		柜台办理个人跨行取现业务客户 Customers applying for personal inter-bank cash withdrawal service
2.2	**国内信用证** Domestic Letters of Credit					
2.2.1	信用证开立 Opening of Letter of Credit		提供国内信用证业务服务 Domestic letter of credit service	开证金额的1.5‰，最低收300/笔；有效期超过180天的信用证，每增加90天增收0.5‰，增加期限不足90天的，按90天计算，收足保证金者不加收 1.5‰ of the LC amount down to RMB 300.00/transaction; For LCs valid for more than 180 days, additional 5‰ is will be charged for each additional 90 days, and if the additional period is less than 90 days, the service fee will be calculated as per 90 days. No additional charge will be collected if sufficient deposit has been paid.		办理国内信用证业务客户 Customers applying for domestic L/C service
2.2.2	信用证修改 Modification of LCs		提供国内信用证业务服务 Domestic letter of credit service	100/笔，增额修改的，对增额部分按开证手续费标准收取，最低100/笔，不另收修改手续费 RMB 100.00/transaction, if the amount is increased or modified, the handling charge applicable to the issuance of L/C shall apply to the increased amount with a minimum of RMB 100.00/transaction, without additional modification fee		
2.2.3	信用证通知(含修改通知) L/C Notification (including Notification of Modification)		提供国内信用证业务服务 Domestic letter of credit service	50/笔 RMB 50.00/Transaction		
2.2.4	委托收款 Collection		提供国内信用证业务服务 Domestic letter of credit service	50/笔，在我行交单议付时酌情减（免）收 RMB 50.00/transaction, which may be reduced (exempted) at our discretion when presenting documents for negotiation		
2.2.5	不符点通知 Notification of Discrepancies		提供国内信用证业务服务 Domestic letter of credit service	200/笔 RMB 200.00/Transaction		
2.2.6	有效期内注销 Cancellation within the validity period		提供国内信用证业务服务 Domestic letter of credit service	100/笔；退单：收邮电费 RMB 100.00/transaction; return of documents: potage to be collected		
2.2.7	承兑（到期付款确认） Acceptance (confirmation of due payment)		提供国内信用证业务服务 Domestic letter of credit service	按承兑金额的0.05%收取，最低200/笔 0.05% of the amount of acceptance down to RMB 200.00/transaction		
2.2.8	卖方审单 Seller Document Review		提供国内信用证业务服务 Domestic letter of credit service	按开证金额的0.1%收取，最低200/笔，最高1000/笔 0.1‰ of the amount of L/C issued down to RMB 200.00/transaction and up to RMB 1000.00/transaction		
2.2.9	议付手续费 Handling Charge for Negotiation		提供国内信用证业务服务 Domestic letter of credit service	按议付单据金额的0.1%收取，最低100/笔 0.1% of the amount of negotiation document down to RMB 100.00/transaction		
2.2.10	邮费 Postage		提供国内信用证业务服务 Domestic letter of credit service	办理信用证结算业务应按邮电部门规定的标准向单位收取邮寄费 For the handling of the letter of credit settlement service, postage shall be charged at the rate specified by the post office		
2.3	**进口** Import					
2.3.1	信用证开立 Opening of Letter of Credit		提供人民币进口信用证业务服务 RMB inward L/C service	开证金额的1.5‰，最低收300/笔；有效期超过180天的信用证，每增加90天增收0.5‰，增加期限不足90天的，按90天计算，收足保证金者不加收 1.5‰ of the LC amount down to RMB 300.00/transaction; For LCs valid for more than 180 days, additional 0.5‰ is will be charged for each additional 90 days, and if the additional period is less than 90 days, the service fee will be calculated as per 90 days. No additional charge will be collected if sufficient deposit has been paid.		办理人民币进口信用证业务客户 Customers applying for RMB inward L/C service
2.3.2	信用证修改 Modification of LCs		提供人民币进口信用证业务服务 RMB inward L/C service	200/笔（不含金额增加、延长有效期的情况），金额增加的，增加部分按新开标准计收；有效期延长的，延长部分按新开标准计收 RMB 200.00/transaction (excluding increase of the amount and the extension of the validity period). If the amount is increased, the additional portion will be charged at the rate applicable to the new issuance; if the validity period is extended, the extended portion will be charged at a rate applicable to the new issuance.		
2.3.3	信用证有效期内撤销 Revocation of LCs within the Validity Period		提供人民币进口信用证业务服务 RMB inward L/C service	100/笔 RMB 100.00/Transaction		
2.3.4	单据处理费 Document Processing Fee		提供人民币进口信用证业务服务 RMB inward L/C service	50/笔 RMB 50.00/Transaction		
2.3.5	开证行审单费 Document Review Fee of Issuing Bank		提供人民币进口信用证业务服务 RMB inward L/C service	150/套单据 RMB 150.00/set		
2.3.6	偿付费 Reimbursement Charges		提供人民币进口信用证业务服务 RMB inward L/C service	200/笔 RMB 200.00/Transaction		
2.3.7	不符点单据 Documents with Discrepancies		提供人民币进口信用证业务服务 RMB inward L/C service	400/笔 RMB 400.00/Transaction		
2.3.8	提货担保 Delivery against Bank Guarantee		提供人民币进口信用证业务服务 RMB inward L/C service	250/笔 RMB 250.00/Transaction		
2.3.9	银行抬头提单背书 Endorsement of B/L to Order of the Bank		提供人民币进口信用证业务服务 RMB inward L/C service	300/笔 RMB 300.00/Transaction		
2.3.10	退单 Chargeback		提供人民币进口信用证业务服务 RMB inward L/C service	200/笔 RMB 200.00/Transaction		
2.3.11	远期单据承兑手续费 Handing Charge for Forward Document Acceptance		提供人民币进口信用证业务服务 RMB inward L/C service	0.1%，按季收取，不足3个月的按3个月收取，最低收300/笔；担保方式为95%以上（含）保证金或定期存单质押的信用证一次性收取300/笔 0.1%, collected on a quarterly basis, and if the term is less than 3 months, charged as per 3 months, the minimum fee is RMB 300.00/transaction; For a letter of credit for which 95% or more (included) margin has been paid or a time deposit certificate has been pledged, RMB 300.00/transaction		

2.4	**出口** Export			
2.4.1	信用证预通知 L/C Pre-advice	提供人民币出口信用证业务服务 RMB outward L/C service	100/次 RMB 100.00/notice	办理人民币出口信用证业务客户 Customers applying for RMB outward L/C service
2.4.2	修改、换单 Modification and Exchange of Documents	提供人民币出口信用证业务服务 RMB outward L/C service	除验单费外，额外收取转让证换单200/笔，对已议付寄出的单据修改再寄额外收取100/笔 In addition to the document inspection fee, an additional fee of RMB 200.00/transaction will be charged for each exchange, and additional fee of RMB 100.00/transaction will be charged for any modification or re-sending of documents which have been sent for negotiation.	
2.4.3	补制遗失出口信用证 Re-issuance of lost export letters of credit	提供人民币出口信用证业务服务 RMB outward L/C service	80/笔 RMB 80.00/Transaction	
2.4.4	出口单据预审 Pre-Examination of Export Documents	提供人民币出口信用证业务服务 RMB outward L/C service	150/笔 RMB 150.00/Transaction	
2.4.5	信用证通知 L/C Notification	提供人民币出口信用证业务服务 RMB outward L/C service	200/次 RMB 200.00/Transaction	
2.4.6	信用证保兑 L/C Confirmation	提供人民币出口信用证业务服务 RMB outward L/C service	1.5‰，最低收300/笔，按季收取，不足3个月按3个月收取 1.5‰ down to RMB 300.00/transaction charged on a quarterly basis, and if the period is less than 3 months, charged as per 3 months	
2.4.7	信用证修改的通知 Notification of Modification of L/Cs	提供人民币出口信用证业务服务 RMB outward L/C service	200/次 RMB 200.00/Transaction	
2.4.8	信用证撤销的通知 Notification of Revocation of L/Cs	提供人民币出口信用证业务服务 RMB outward L/C service	100/笔 RMB 100.00/Transaction	
2.4.9	信用证转让 Transfer of L/Cs	提供人民币出口信用证业务服务 RMB outward L/C service	按信用证金额1‰收取，最低收200/笔 1‰ of the L/C amount down to RMB 200.00/transaction	
2.4.10	开立转让信用证修改 Modification of Transferrable LCs	提供人民币出口信用证业务服务 RMB outward L/C service	200/笔（不涉及金额/期限增加），金额增加的，增加部分按新开标准计收 RMB 200.00/transaction (in case of no increase of amount/extended period); if the amount increases, the additional portion will be calculated at a rate applicable to the new issuance.	
2.4.11	信用证单据托收 Collection against L/C Documents	提供人民币出口信用证业务服务 RMB outward L/C service	手续费1‰，最低收100/笔 The handling charge is 1‰ down to RMB 100.00/transaction	
2.4.12	信用证审单费 L/C Document Review Fee	提供人民币出口信用证业务服务 RMB outward L/C service	1.25‰，最低收250/笔 1.25‰ down to RMB 250.00/transaction	
2.5	**现金服务** Cash Services			
2.5.1	对公大额取现 Large-amount cash withdrawal from corporate account	提供现金类业务服务 Cash-related services	同一机构账户当日提现累计总额超出5万元（不含5万元）以上开始收费，按超过部份的0.1%收取，提现手续费不足10元的，每次收取10元 The handling charge will be collected when the cumulative amount of withdrawals from the same institution's account on the same day exceeds RMB 50,000.00 (excluding RMB 50,000.00) at the rate of 0.1 % of the excess. If the withdrawal fee is less than RMB 10.00, RMB 10.00 will be collected per transaction.	办理现金业务客户 Customers applying for cash-related services
2.5.2	代理金融机构现金清点 Cash counting for financial institutions	提供现金类业务服务 Cash-related services	0.5/100张（枚） RMB 0.50/100 sheets	其他金融机构 Other financial institutions
2.6	**担保业务（含备用信用证）** **Guarantee (including Standby L/C)**			
2.6.1	借款/透支保函 Loan/Overdraft Guarantee	提供担保业务服务 Guarantee Services	期限在一年（含）以内，按保函金额的0.125‰/季，担保期限不足一季的按一季收取，最低500/季；期限超过一年（不含）的，每增加一年（不足一年按一年计算），整体费率提高10%，最低500/季；若有敞口，额外对敞口部分加收2‰/季；或按具体协议约定执行，但具体收费费率不低于上述标准 If the guarantee period is within one year (inclusive), the handling charge will be 0.125‰ per quarter of the guarantee amount, and if the guarantee period is less than one quarter, it shall be charged as per one quarter, with a minimum of RMB 500.00/quarter. If the guarantee period exceeds one year (exclusive), the overall rate will be increased by 10 % for each additional year (if the guarantee period is less than one year, the charge will be collected as per one year) with a minimum of RMB 500.00/quarter. If there is any exposure, an additional 2‰/quarter shall be added to the portion subject to exposure; or according to the specific agreement, but the specific charge rate is not lower than the above rate.	
2.6.2	延期付款保函 Guarantee for Deferred Payment	提供担保业务服务 Guarantee Services		
2.6.3	融资租赁保函 Financial Lease Guarantee	提供担保业务服务 Guarantee Services		
2.6.4	其他对内融资类保函 Other Internal Financing-related Guarantees	提供担保业务服务 Guarantee Services		
2.6.5	投标保函 Tender Guarantee	提供担保业务服务 Guarantee Services	期限在一年（含）以内，按有效余额的3‰/季，担保期限不足一季的按一季收取，最低300/季，期限超过一年（不含）的，每增加一年（不足一年按一年计算）,整体费率提高10%，最低300/季 If the guarantee period is less than one year (inclusive), the handling charge will be collected at the rate of 3 ‰/quarter of the effective balance, and if the guarantee period is less than one quarter, the handling charge will be based on one quarter with a minimum of RMB 300.00/quarter, and if the guarantee period is more than one year (exclusive), the overall rate will be increased by 10% and the minimum is RMB 300.00/quarter for each additional year (if less than one year,calculation will be based on one year)	
2.6.6	承包保函 Guarantee for Contracting	提供担保业务服务 Guarantee Services		
2.6.7	履约保函 Performance Guarantee	提供担保业务服务 Guarantee Services		
2.6.8	维修保函 Maintenance Guarantee	提供担保业务服务 Guarantee Services		
2.6.9	留置金保函 Retention Money Guarantee	提供担保业务服务 Guarantee Services		
2.6.10	来料加工及来件装配保函 Guarantee for Processing Incoming Materials and Assembling Incoming Parts	提供担保业务服务 Guarantee Services		

2.6.11	预收（付）款退款保函 Guarantee for Refund of Advance Receipt (Payment)	提供担保业务服务 Guarantee Services			办理担保业务客户 Customers applying for guarantee services
2.6.12	付款保函 Payment Guarantee	提供担保业务服务 Guarantee Services			
2.6.13	保释金保函 Bail Guarantee	提供担保业务服务 Guarantee Services			
2.6.14	质量保函 Quality Guarantee	提供担保业务服务 Guarantee Services			
2.6.15	财产保全保函 Property Preservation Guarantee	提供担保业务服务 Guarantee Services	按保函金额的1%收取，最低10000元/笔 1% of the guarantee amount down to RMB 10000.00/transaction		
2.6.16	其他对内非融资类保函 Other internal non-financing guarantees	提供担保业务服务 Guarantee Services	期限在一年（含）以内，按有效余额的3‰/季，担保期限不足一季的按一季收取，最低300/季，期限超过一年（不含）的，每增加一年（不足一年按一年计算）,整体费率提高10%，最低300/季 If the guarantee period is less than one year (inclusive), the handling charge will be collected at the rate of 3 ‰/quarter of the effective balance, and if the guarantee period is less than one quarter, the handling charge will be based on one quarter with a minimum of RMB 300.00/quarter, and if the guarantee period is more than one year (exclusive), the overall rate will be increased by 10% and the minimum is RMB 300.00/quarter for each additional year (if less than one year,calculation will be based on one year)		
2.6.17	保函修改 Modification of Guarantee	提供担保业务服务 Guarantee Services	200/份，修改增额的按新开同类型保函收费标准收取 RMB 200.00/copy, and if the guarantee amount is increased, the handling charge applicable to the issuance of the same type of guarantee shall apply to the increase		
2.6.18	保函通知 Notification of Guarantee	提供担保业务服务 Guarantee Services	200/笔 RMB 200.00/Transaction		
2.6.19	保函展期 Renewal of Guarantee	提供担保业务服务 Guarantee Services	按新开同类型保函收费标准收取 The handling charge will be collected at the rate applicable to the issuance of the same type of guarantee		
2.6.20	保函注销 Cancellation of Guarantee	提供担保业务服务 Guarantee Services	200/笔 RMB 200.00/Transaction		
2.6.21	出具各类保函承诺函 Issuance of letter of commitment for various guarantees	提供担保业务服务 Guarantee Services	1000/笔 RMB 1,000.00/Transaction		
2.7	**其他对公结算** **Other Corporate Settlements**				
2.7.1	银行承兑汇票（查询） Bank Acceptance Bill (Inquiry)	提供出售凭证业务服务 Voucher sales service	30/笔 RMB 30.00/Transaction		对公结算客户 Customers applying for corporate settlements
2.7.2	进账单工本费 Cost of Pay-in Slip	提供出售凭证业务服务 Voucher sales service	0.15/份 RMB 0.15/copy		
2.7.3	现金缴款单工本费 Cost of Cash Payment Slip	提供出售凭证业务服务 Voucher sales service	0.2/份 RMB 0.20/copy		
2.7.4	业务委托书工本费 Cost of Letter of Engagement	提供出售凭证业务服务 Voucher sales service	0.2/份 RMB 0.20/copy		
2.7.5	银行承兑汇票开立 Issuance of Bank Acceptance Bill	提供开立银行承兑汇票业务服务 Bank acceptance bill issuing service	凭证工本费0.28元每份。如100%保证金下，手续费每笔为票面金额0.5‰；如有敞口，每笔加收敞口部分金额*8‰ Voucher cost: RMB 0.28/copy For example, if the margin is 100%, the handling charge will be 0.5 ‰ of the par value. If there is any exposure, additional handling charge will be collected at the rate of * 8 ‰ of the exposure.		
2.7.6	商业承兑汇票开立 Issuance of Commercial Acceptance Bill	提供出售商业承兑汇票业务服务 Commercial acceptance bill issuing service	凭证工本费0.28元每份，手续费每笔为5元 Voucher cost: RMB 0.28/copy; Handling charge: RMB 5.00/transaction		
2.8	**保管箱业务** **Safe Deposit Box Service**				
2.8.1	保管类型 Custody-related	提供保管箱业务服务 Safe deposit box service	租金 Rent	押金 Deposit	办理保管箱业务客户 Customers applying for safe deposit box service
	A	提供保管箱业务服务 Safe deposit box service	195 RMB 195.00/year	195 RMB 195.00/piece	
	B	提供保管箱业务服务 Safe deposit box service	260 RMB 260.00/year	260 RMB 260.00/piece	
	C	提供保管箱业务服务 Safe deposit box service	325 RMB 325.00/year	325 RMB 325.00/piece	
	D	提供保管箱业务服务 Safe deposit box service	455 RMB 455.00/year	455 RMB 455.00/piece	
	E	提供保管箱业务服务 Safe deposit box service	650 RMB 650.00/year	650 RMB 650.00/piece	
2.8.2	更换新锁费用 Lock Replacement Fee	提供保管箱业务服务 Safe deposit box service	200/把 RMB 200.00/piece		
2.8.3	保管箱破箱服务 Safe deposit box breaking service	提供保管箱业务服务 Safe deposit box service	按破箱成本收取，加收破箱成本的25%作为手续费 To be collected at the breaking cost plus 25% of the breaking cost as the handling charge		

2.8.4	滞纳金 Overdue fine	提供保管箱业务服务 Safe deposit box service	租用期满，租用人未按规定交纳租金，如退租，按逾期天数和日租金标准收取逾期租金，同时按逾期天数和年租金的0.5‰向其收取滞纳金；如续租，对于逾期时间在3个月（含）以内的，只收取续租租金，对于逾期时间在3个月（不含）以上的，除收取续租租金外，按逾期天数和年租金的0.5‰收取滞纳金 At the expiration of the lease, if the lessee fails to pay the rent according to the regulations, such as surrender of the lease, the overdue rent shall be charged based on the number of overdue days at the daily rent rate, and a overdue fine shall be charged based on the number of overdue days at the rate of 0.5‰ of annual rent.In case of renewal of the lease, only renewal rent will be charged if the overdue period is less than 3 months (inclusive), and a overdue fine will be charged based on the number of overdue days at the rate of 0.5‰ of the annual rent if the overdue period is more than 3 months (exclusive).	
2.8.5	公证费 Notary Expenses	提供保管箱业务服务 Safe deposit box service	按当地公证机关收费标准收取 To be charged at the rate specified by the local notary office	
2.9	**现金管理** Cash Management			
2.9.1	现金管理服务 Cash management service	为境内和跨境现金管理客户提供方案设计、系统接入、服务支持、资金增值计划等现金管理整体服务 Provide overall cash management services such as scheme design, system access, service support and capital appreciation plan for domestic and cross-border cash management customers	一、境内现金管理服务 现金管理方案设计及服务支持：系统内客户最低1万元/年、工银集团内客户最低3万元/年、系统外（跨行）客户最低5万元/年，或按协议价格收取 二、全球现金管理服务 1.全球现金管理方案设计及服务支持：8万元/年或6000元/账户/年，或按协议价格收取。 2.跨境双向人民币资金池和跨境外汇资金集中运营服务按照流动性管理服务标准收取。 3.跨境资金池按照流动性管理服务标准收取。 注："系统内客户"指在华商银行已开立结算账户的客户（含深圳、广州地区），"系统外客户"指在华商银行未开立结算账户的客户 Domestic Cash Management Service Cash management scheme design and service support: for customers within the system: at least RMB 10,000.00/year, for customers within ICBC Group: at least RMB 30,000.00/year, and for customers outside the system (inter-bank): at least RMB 50,000.00/year, or charged at the agreed price. II. Global Cash Management Service 1. Global cash management scheme design and service support: RMB 80,000.00/year or RMB 6,000.00/account/year, or charged at the agreed price. 2. Cross - border two-way RMB pool and cross-border foreign exchange fund centralized operation services shall be charged according to the liquidity management service standard. 3. Cross - border capital pools are collected according to the liquidity management service standards. Note: Customers within the system refers to customers who have opened settlement accounts with Chinese Mercantile Bank (including Shenzhen and Guangzhou), and "customers outside the system" refers to customers who have not opened settlement accounts with Chinese Mercantile Bank.	开办现金管理服务的公司类客户 Corporate customers offering cash management services
2.9.2	流动性管理 Cash management service	集团客户及成员单位在我行建立两级账户结构的集团账户或多级账户结构的资金池，开展资金集中和调剂管理。流动性管理服务含定向收支、额度控制服务，不另外收费。 Provide overall cash management services such as scheme design, system access, service support and capital appreciation plan for domestic and cross-border cash management customers	根据提供流动性管理的账户数量和分布地区： 1.系统内： 账户个数<10个（含）360元/年/个；10<账户个数<50个（含）320元/年/个； 账户个数>50个300元/年/个。或按协议价格收取 2.系统外（跨行）： 账户个数<10个（含）20000元/年/个；10<账户个数<50个（含）15000元/年/个； 账户个数>50个10000元/年/个。或按协议价格收取。 采取实时资金归集模式的，在上述基础上上浮30%。每年截止至12月20日， 账户注册时间超过半年（含）的按全年标准收取，不足半年的按50%收取 注："系统内客户"指在华商银行已开立结算账户的客户（含深圳、广州地区）， "系统外客户"指在华商银行未开立结算账户的客户 According to the number and distribution area of accounts providing liquidity management: 1. In the system: The number of accounts is < 10 (including) RMB 360.00/ year / account; 10 < number of accounts < 50 (including) RMB 320.00/ year / account; The number of accounts > 50 RMB 300.00 / year / account. Or at the agreed price. 2. Outside the system (inter-bank): The number of accounts < 10 (inclusive) RMB 20000.00/year/account; 10 < number of accounts < 50 (inclusive) RMB 15000.00/year/account; the number of accounts > 50 RMB 10000.00/ year/ account. Or at the agreed price. If the real-time fund collection mode is adopted, it will rise by 30% on the above basis. As of December 20 each year, accounts registered for more than half a year (inclusive) will be charged according to the annual standard, and accounts registered for less than half a year will be charged according to 50%. Note: Customers within the system refers to customers who have opened settlement accounts with Chinese Mercantile Bank (including Shenzhen and Guangzhou), and "customers outside the system" refers to customers who have not opened settlement accounts with Chinese Mercantile Bank.	开办现金管理服务的公司类客户 Corporate customers offering cash management services
2.9.3	收付控制 Receipt and payment control	对账户资金收付额度、方向等进行控制。 Control the amount and direction of account funds.	定向收支、额度控制200元/户/月或按协议价格收取 Directed revenue and expenditure and quota control RMB 200.00/ account/ month. Or at the agreed price.	开办现金管理服务的公司类客户 Corporate customers offering cash management services
2.9.4	账户管家 Account Housekeeper	提供现金管理项下账户管家服务 Provide account house keeping services under cash management	开立子账户：20-50元/月/户。其中小额账户加收10元/月，不动户200元/年或按协议价格收取。小额账户为日均余额不足5万元 Opening sub - account: RMB 20.00 - 50.00/ month / account. Among them, the small account will be charged with RMB 10.00/ month, while the fixed account will be RMB 200.00/ year. Or at the agreed price. The small account has a daily average balance of less than RMB 50,000.00.	办理账户管家服务的客户 Customers handling account housekeeping services
2.9.5	对公开户见证业务 Witness business to public households	提供对公开户见证业务服务 Provide business services of public account opening witness	注册资本人民币10万元以上（含）开户手续费50/户，注册资本人民币10万元以下手续费300/户或按协议价格收取 Registered capital of more than RMB 100,000.00(including) account opening fee of RMB 50.00/ account, and registered capital of less than RMB 100,000.00 fee of RMB 300.00/ account. Or at the agreed price.	公司类客户 Corporate customers
2.9.6	对公账户套餐服务 Set service for public accounts	为客户提供账户管理、支付结算等优惠组合产品服务 Provide customers with preferential portfolio services such as account management, payment and settlement	按各单项服务收费标准加总金额的80%收取套餐内容包括（单位账户开户、对公账户信使功能服务费、补制回单、补制对账单） According to the individual service charges plus 80 % of the total amount. Package contents include (unit account opening, courier service fee for corporate account, supplementary receipt and supplementary statement)	公司类客户 Corporate customers
2.9.7	私募通 Private Offering Link	为客户提供私募基金相关账户开立、募集监督、资金管控及现金管理 Provide account opening, offering supervision, fund control and cash management in relation to privately offered funds	按募集资金金额*费率；按年收取，不满一年的按年一次性收取，年费率最低0.2%；或按协议价格收取 The fee is collected according to the proceeds amount multiplied by the rate. It is collected on a yearly basis with an annual rate of at least 0.2%. If the period is less than one year, the fee will still be collected for one year. The fee is alternatively collected in accordance with the negotiated price.	开展私募基金相关业务的公司类客户 Corporate customers engaged in the business relating to privately offered funds
2.9.8	结算E通道 Settlement E-channel	为客户开通企业网银结算E通道业务模块 Open the Settlement E-channel module of the corporate online banking platform for customers	100元/户/年，或按协议价格收取。（业务推广期间免收费，推广截止时间2020年12月31日） RMB 100.00/account/year, or subject to the negotiated price. (No fee will be collected during the business promotion period as of December 31, 2020)	签约结算E通道业务的公司类客户 Corporate customers signing the agreement on the Settlement E-channel service

Charging Standards for Account Management Business (Market-regulated Prices)

单位：元/人民币Unit: Yuan/RMB

序号 S/N	服务项目名称 Name of Service		项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
3.1	单位账户开户 Unit account opening		提供开户业务服务 Account opening service	注册资本人民币10万元以上（含）开户手续费50/户，注册资本人民币10万元以下手续费300/户 Registered capital of RMB 100,000.00 or more (including) account opening fee of RMB 50.00/ account, and registered capital of RMB 100,000.00 or less fee of RMB 300.00/ account	办理开户业务单位客户 Corporate customers applying for account opening
3.2	代理境外开户见证 Acting as an overseas account opening witness		提供代理境外开户见证服务 To provide a witness service for overseas account opening	最高200元/户 Up to RMB 200.00/account	境内个人客户 Domestic individual customers
3.3	单位账户管理费 Unit account management fees		提供账户管理服务 Provide account management services	日均余额不足5万元的，每月收取账户管理费20/户 If the average daily balance is less than RMB 50,000.00, the account management fee is RMB 20.00/ account/ month	已开立单位存款账户客户 Customers who have opened a corporate deposit account
3.4	单位补制回单 Unit Supplement Receipt		提供回单补制业务服务 Provide service for receipt supplement business	三个月（含）内免费，三个月至一年（含）内10/份，一至三年（含）20元/份，三年以上（含）30/份 Free of charge within three months (inclusive), RMB 10.00 / part within three months to one year (inclusive), RMB 20.00/ part within one to three years (inclusive), and RMB 30.00/ part over three years (inclusive)	办理回单、对账单补制业务单位客户 Customer of the business unit handling receipt and statement replenishment
3.5	单位补制对账单 Unit supplement statement		提供对账单补制业务服务 Provide the business service of making up statement of accounts	三个月（含）内免费，三个月至一年（含）内10/份（10页以内），一至三年（含）20/份（10页以内），三年以上30/份（10页以内）；超过部分1/页 Free of charge within three months (inclusive), RMB 10.00/copy (less than 10 pages) within three months to one year (inclusive), RMB 20.00/copy (less than 10 pages) within one to three years (inclusive) and RMB 30.00/copy (less than 10 pages) within three years (inclusive); Exceeding Part RMB 1.00/Page	
3.6	单位印鉴、存单挂失 Report the loss of the seal and deposit certificate of the company		提供印鉴、存单挂失业务服务 Lost seal and deposit receipt reporting service	20/次/户 RMB 20.00/occurrence/account	办理印鉴、存单挂失单位客户 To handle the loss reporting of seals and certificates of deposit
3.7	个人印鉴、存折、存单挂失 Loss of personal seal, passbook and deposit receipt		提供印鉴、存折、存单挂失业务服务 Lost seal, passbook and deposit receipt reporting service	10/次/户 RMB 10.00/occurrence/account	办理印鉴、存折、单挂失个人客户 Personal customers who report the loss of seals, passbooks and certificates of deposit
3.8	询证费 Confirmation fee		提供询证业务服务 Confirmation service	200/次 RMB 200.00/Transaction	办理询证业务客户 Customers applying for confirmation services
3.9	单位查册费 Unit search fee	境内 Territory	提供查册业务服务 Unit search business service	深圳市内注册：200/次 Registration in Shenzhen: RMB 200.00/Transaction	需进行查册的单位客户 Unit customers that need to be searched
		境外 Overseas	提供查册业务服务 Unit search business service	深圳市外注册：基本信息查询为300/次，详细信息查询（含董事会名单）为650/次；具体收费以查册公司实际报价为准 Registration outside Shenzhen: basic information inquiry is RMB 300.00/Transaction and detailed information inquiry (including list of board of directors) is RMB 650.00/Transaction. The specific charges shall be subject to the actual quotation of the search compan	
3.10			提供查册业务服务 Unit search business service	境外注册者：200元 Registered Overseas: RMB 200 .00	
3.11	个人存款、贷款、资信证明 Personal deposit, loan and credit certificate		提供存款、贷款、资信证明业务服务 Provide deposit, loan and credit certification services	20/份 RMB 20.00/copy	办理存款、贷款、资信证明客户 Customers who handle deposits, loans and credit certificates
	单位存款、贷款、资信证明 Unit deposit, loan and credit certificate		提供存款、贷款、资信证明业务服务 Provide deposit, loan and credit certification services	200/份 RMB 200.00/copy	
3.12	账户监管服务费 Account Supervision Service Fees		提供账户资金的监管服务 Providing supervision services for account funds	监管资金金额*费率；按年收取，不满一年的按年一次性收取，年费率不低于0.05%；或按具体协议约定执行 Regulatory funds amount * rate; Annual charge, annual one-time charge for less than one year, annual rate not less than 0.05 %; Or according to the specific agreement	公司类客户及个人客户 Corporate customers and individual customers

注：对符合工信部、国家统计局、国家发改委、财政部《关于印发中小企业划型标准规定的通知》（工信部联企业〔2011〕300号）规定的小型和微型企业，予以免收其账户监管服务费

Note: Small and micro enterprises that meet the requirements of the Notice on Printing and Distributing Standards for Small and Medium - sized Enterprises issued by the Ministry of Industry and Information Technology, the National Bureau of Statistics, the National Development and Reform Commission and the Ministry of Finance (No. 300 [2011] of the Ministry of Industry and Information Technology) will be exempted from their account supervision service fees

信贷及资金业务类收费标准（市场调节价）

Charging Standards for Credit and Capital Business (Market-regulated Prices)

单位：元/人民币Unit: Yuan/RMB

序号 S/N	服务项目名称 Name of Service	项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
4.1	闲置额度占用费 Idle quota occupation fee	提供融资授信额度服务 Provide financing credit line services	闲置授信额度*费率；按月收取，月费率不低于0.03%；或按具体协议约定执行 Idle credit line * rate; Monthly charge, monthly rate not less than 0.03 %; Or according to the specific agreement	公司类客户及个人客户 Corporate customers and individual customers
4.2	发票融资服务费 Invoice financing service charge	提供发票融资业务服务 Invoice financing business service	发票融资金额*费率；按年收取，不满一年的一次性收取，年费率不低于0.1%；或按具体协议约定执行 Invoice financing amount * rate; Annual charge, one-time charge less than one year, annual rate not less than 0.1 %; Or according to the specific agreement	公司类客户 Corporate customers
4.3	保理服务费 Factoring service charge	提供应收款项的保理融资服务 Providing factoring financing services for receivables	保理金额*费率；按年收取，不满一年的一次性收取，年费率不低于0.1%；或按具体协议约定执行 Factor amount * rate; Annual charge, one-time charge less than one year, annual rate not less than 0.1 %; Or according to the specific agreement	公司类客户 Corporate customers

4.4	审单服务费 Document Review Fee	提供贸易融资过程中的预审单服务 Providing pre-trial documents in the trade financing process	融资金额*费率；一次性收取，费率不低于0.01%；或按具体协议约定执行 Financing amount * rate; One - time charge, the rate is not less than 0.01 %; Or according to the specific agreement	公司类客户 Corporate customers
4.5	委托贷款手续费 Handling charge for entrusted loan	提供委托贷款相关的中间服务 Providing intermediary services related to entrusted loans	贷款金额*费率；按年收取，年费率不低于0.05%；或按具体协议约定执行 Loan amount * rate; Annual charge, annual rate not less than 0.05 %; Or according to the specific agreement	公司类客户及个人客户 Corporate customers and individual customers
4.6	银行承兑汇票承兑费 Acceptance fee for bank acceptance bill	提供银行承兑汇票承兑服务 Acceptance service of bank acceptance bill	票据承兑的敞口金额*费率；一次性收取，费率不低于0.1%；或按具体协议约定执行 Exposure amount * rate of bill acceptance; One - time charge, the rate is not less than 0.1 %; Or according to the specific agreement	公司类客户 Corporate customers
4.7	票据委托保管服务费 Acceptance fee for bank acceptance bill	提供票据保管服务 Providing bill keeping services	票据金额*费率；按月收取，月费率不低于0.05%；或按具体协议约定执行 Bill amount * rate; Monthly charge, monthly rate not less than 0.05 %; Or according to the specific agreement	公司类客户 Corporate customers
4.8	票据真伪鉴定服务费 Service charge for entrusted custody of bills	提供票据真伪的鉴定服务 Providing authentication services for bills	票据金额*费率；一次性收取，费率不低于0.05%；或按具体协议约定执行 Bill amount * rate; One - time charge, the rate is not less than 0.05 %; Or according to the specific agreement	公司类客户 Corporate customers
4.9	票据代理托收服务费 Bill agency collection service charge	提供票据的代理托收服务 To provide proxy collection services for bills	票据金额*费率；一次性收取，费率不低于0.05%；或按具体协议约定执行 Bill amount * rate; One - time charge, the rate is not less than 0.05 %; Or according to the specific agreement	公司类客户 Corporate customers
4.10	提前还款违约金 liquidated damages for early repayment	借款人提前还款所收取的费用 The fees charged for the prepayment by the borrower	(1) 贷款期限未满3年的，提前还款违约金为以提前还款金额为基数，以提前还款当日的利率计算的3个月利息总额； (2) 贷款期限满三年的，提前还款不收违约金。 (1) If the loan term is less than 3 years, the liquidated damages for prepayment shall be the total amount of interest for 3 months calculated based on the prepayment amount at the interest rate prevailing on the prepayment date; (2) If the loan term expires three years, there will be no liquidated damages for prepayment.	个人客户 Individual customers
		借款人提前还款所收取的费用 The fees charged for the prepayment by the borrower	(1) 剩余贷款期限一年期以内（含一年期）的，按合同约定的计息标准，以提前还款金额为基数，收取相当于一个月利息的违约金； (2) 剩余贷款期限一年期以上的，按合同约定的计息标准，以提前还款金额为基数，收取相当于三个月利息的违约金。或者按具体协议约定执行。 (1) If the remaining loan period is less than one year (including one year), a liquidated damage equivalent to one month's interest will be charged based on the amount of prepayment at the interest rate agreed in the contract; (2) If the remaining loan period is more than one year, a liquidated damage equivalent to three months' interest will be charged based on the prepayment amount at the interest rate agreed in the contract. Or subject to the specific agreement.	公司类客户 Corporate customers
4.11	同业额度使用费 Inter-bank Credit Line Use Fee	同业业务发生而收取的费用 To be charged at the rate for interbank business	按照客户使用我行对其授予的同业额度一次性收费，收费金额=业务本金* 同业额度使用费率 * 计息天数 / 360，同业额度使用费率不低于0.3%；或按具体协议约定执行 To be charged on the lump-sum basis according to customer's use of the interbank credit line granted by use: Service fee = principal * interbank credit line usage rate * number of interest-bearing days/360, and the interbank credit line usage rate is not less than 0.3%; or subject to the specific agreement	各类金融同业客户 All kinds of financial customers
4.12	同业承诺费 nter-bank Commitment Fee	未使用的同业承诺额度而收取的费用 Charges collected for unused interbank credit line	按照我行对客户承诺金额一次性收费，业务本金* 承诺费率 * 计息天数 / 360，承诺费率不低于0.3%；或按具体协议约定执行 To be charged on the lump-sum basis according to the commitment amount granted by us to customers: Principal * interbank credit line usage rate * number of interest-bearing days/360, and the commitment rate is not less than 0.3%; or subject to the specific agreement	各类金融同业客户 All kinds of financial customers
4.13	风险参与和同业代理福费廷费 Risk Participation and Interbank Forfeiting Fee	风险参与和同业代理福费廷而收取的费用 Charges Collected for Risk Participation and Interbank Forfeiting Fee	按照我行参与的风险资产金额一次性收费，业务本金* 风险参与费率 * 计息天数 / 360，风险参与费率不低于0.3%；或按具体协议约定执行 To be charged on the lump-sum basis based on the amount of risky assets in which we have participated: Principal * risk participation rate* number of interest-bearing days/360, and the risk participation rate is not less than 0.3%; or subject to the specific agreement	
4.14	法人账户透支承诺费 Overdraft commitment fee for corporate account	提供法人账户透支承诺性融资额度服务 Overdraft commitment fee for corporate accounts	核定的法人账户透支额度*透支承诺费率；一次性收取，年费率不低于0.5%；或按具体协议约定执行 Amount of overdraft credit line of corporate account* Overdraft commitment fee; to be charged on the lump-sum basis, and the annual rate will not be less than 0.5%, or subject to the specific agreement.	公司类客户 Corporate customers
4.15	法人账户透支日间透支服务费 Daytime Overdraft service fee for corporate accounts	对于法人账户透支提供日间透支、日终结清的服务 Daytime overdraft and day-end clearing services for overdraft of corporate accounts	日间透支日终结清的余额*日间透支服务费费率；按日、按月或按季收取，日费率不低于0.02%；或按具体协议约定执行 Amount of daytime overdraft and cleared at the day end * Daytime overdraft fee rate; to be charged on the daily, monthly or quarterly basis, and the daily rate will not be less than 0.02%, or subject to the specific agreement.	公司类客户 Corporate customers

注：对符合工信部、国家统计局、国家发改委、财政部《关于印发中小企业划型标准规定的通知》（工信部联企业〔2011〕300号）规定的小型和微型企业，予以免收其闲置额度占用费和法人账户透支承诺费。

Note: Small and micro enterprises that meet the requirements of the Notice on on Issuing the Provisions on Criteria for Classifying Small and Medium-sized Enterprises issued by the Ministry of Industry and Information Technology, the National Bureau of Statistics, the National Development and Reform Commission and the Ministry of Finance (GONG XIN BU LIAN QI YE No.300 OF [2011]) will be exempted from the idle credit line occupation fee and the corporate account overdraft commitment fee.

网上银行收费标准（市场调节价）

Charging Standards for Online Banking Service (Market-regulated Prices)

序号 S/N	服务项目名称 Name of Service	项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers

5.1	个人网银 Personal online banking	工本及管理费 Flat Cost and Management Fee	个人网银开户工本及服务费 Personal Internet Banking Account Opening Cost and Service Fee	50元/证书 RMB 50.00/Certificate	个人网银客户 Personal online banking customers
5.2			个人网银账户年费 Annual fee for personal online account	免费 Free	
5.3			个人证书密码重置费 Personal certificate password reset fee	免费 Free	
5.4			证书挂失费 Certificate loss reporting fee	免费 Free	
5.5		资金汇划 Fund Transfer and Remittance	转账汇款（系统内） Transfer and remittance (within the system)	0.2万元以下（含0.2万元）2元/笔；0.2—0.5万元（含0.5万元）5元/笔；0.5—1万元（含1万元）10元/笔；1—5万元（含5万元）15元/笔;5万元以上，按汇划金额的0.03%，最高收费50元 For less than RMB 2,000 (inclusive) to be transferred or remitted, RMB 2.00/transaction; if the amount to be transferred or remitted is between RMB 2,000 and RMB 5,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 5,000 and RMB 10,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 50,000 (inclusive), RMB 15.00/transaction; if the amount to be transferred or remitted is more than RMB 50,000, 0.03% of that amount up to RMB 50.00/transaction;	个人网银客户 Personal online banking customers
5.6			转账汇款（跨行普通） Transfer and Remittance (general inter-bank service)	0.2万元以下（含0.2万元）2元/笔；0.2—0.5万元（含0.5万元）5元/笔；0.5—1万元（含1万元）10元/笔1—5万元（含5万元）15元/笔；5万元以上，按汇划金额的0.03%，最高收费50元 For less than RMB 2,000 (inclusive) to be transferred or remitted, RMB 2.00/transaction; if the amount to be transferred or remitted is between RMB 2,000 and RMB 5,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 5,000 and RMB 10,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 50,000 (inclusive), RMB 15.00/transaction; if the amount to be transferred or remitted is more than RMB 50,000, 0.03% of that amount up to RMB 50.00/transaction;	个人网银客户 Personal online banking customers
5.7			转账汇款（跨行加急） Transfer and Remittance (Urgent inter-bank service)	0.2万元以下（含0.2万元）2元/笔；0.2—0.5万元（含0.5万元）5元/笔；0.5—1万元（含1万元）10元/笔；1—5万元（含5万元）15元/笔；5万元以上，按汇划金额的0.03%，最高收费50元 For less than RMB 2,000 (inclusive) to be transferred or remitted, RMB 2.00/transaction; if the amount to be transferred or remitted is between RMB 2,000 and RMB 5,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 5,000 and RMB 10,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 50,000 (inclusive), RMB 15.00/transaction; if the amount to be transferred or remitted is more than RMB 50,000, 0.03% of that amount up to RMB 50.00/transaction;	个人网银客户 Personal online banking customers
5.8			转账汇款（跨境） Transfer and Remittance (cross-border)	外币：按汇款金额1‰，最低收30元/笔，最高收300元/笔,另加收电讯费 人民币：按照跨境跨行柜台转帐汇款（个人）标准执行 Foreign currency: 1‰ of the amount to be remitted down to RMB 30.00/transaction and up to RMB 300.00/transaction. Additional charge for telecommunications RMB: according to the standard for cross-border inter-bank counter transfer and remittance (personal).	个人网银客户 Personal online banking customers
5.9	企业网银 Online corporate banking	信使服务费 Messenger Service Fee	个人账户信使功能服务费 Messenger Service Fee for Personal Account	服务费：2元/月； Service Fee: RMB 2.00/month;	个人网银客户 Personal online banking customers
5.10			对公账户信使功能服务费 Messenger Service Fee for Corporate Account	服务费：10元/月、30元/季、60元/半年、120元/年； Service Fee: RMB 10.00/month, RMB 30.00/quarter, RMB 60.00/half year, and RMB 120.00/year;	企业网银客户 Online corporate banking customers
5.11		工本及管理费 Flat Cost and Management Fee	企业网银开户工本费 Online Corporate Account Opening Fee	工本费：每个证书50元 Cost of production: RMB 50.00/Certificate	企业网银客户 Online corporate banking customers
5.12			企业网银账户年费 Annual Fee for Online Corporate Account	20元/户 RMB 20.00/account	企业网银客户 Online corporate banking customers
5.13			企业证书密码重置费 Personal certificate password reset fee	免费 Free	企业网银客户 Online corporate banking customers
5.14			证书挂失费 Certificate loss reporting fee	免费 Free	企业网银客户 Online corporate banking customers
5.15			证书年服务费 Annual Service Fee for Certificate	服务费：每个证书200元/年； Service Fee: RMB 200.00/certificate/year	企业网银客户 Online corporate banking customers
5.16		资金汇划 Fund Transfer and Remittance	转账汇款（系统内） Transfer and remittance (within the system)	1万元（含）以内5元/笔；1万-10万元（含）10元/笔；10-50万元（含）15元/笔；50-100万元（含）20元/笔；100万元以上按转账金额万分之零点二收取，最高200元/笔。或按具体协议约定执行 If the amount to be transferred or remitted is less than RMB 10,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 100,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 100,000 and RMB 500,000 (inclusive): RMB 15.00/transaction; if the amount to be transferred or remitted is between RMB 500,000 and RMB 1,000,000 (inclusive): RMB 20.00/transaction; if the amount to be transferred or remitted is more than RMB 1,000,000 (inclusive), 0.02% of the transferred amount up to RMB 200.00/transaction. Or subject to the specific agreement.	企业网银客户 Online corporate banking customers

5.17	企业网银 Online corporate banking	资金汇划 Fund Transfer and Remittance	转账汇款（跨行） Transfer and Remittance (inter-bank service)	1万元（含）以内5元/笔；1万-10万元（含）10元/笔；10-50万元（含）15元/笔；50-100万元（含）20元/笔；100万元以上按转账金额万分之零点二收取，最高200元/笔。或按具体协议约定执行 If the amount to be transferred or remitted is less than RMB 10,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 100,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 100,000 and RMB 500,000 (inclusive): RMB 15.00/transaction; if the amount to be transferred or remitted is between RMB 500,000 and RMB 1,000,000 (inclusive): RMB 20.00/transaction; if the amount to be transferred or remitted is more than RMB 1,000,000 (inclusive), 0.02% of the transferred amount up to RMB 200.00/transaction. Or subject to the specific agreement.	企业网银客户 Online corporate banking customers
5.18			转账汇款（跨境） Transfer and Remittance (cross-border)	外币：按汇款金额1‰，最低收200元/笔，最高收1000元/笔,另加收电讯费 人民币：按照跨行柜台转帐汇款（对公）标准执行 Foreign currency: 1‰ of the amount to be remitted down to RMB 200.00/transaction and up to RMB 1000.00/transaction Plus cable fee RMB: at the rates for interbank counter transfer and remittance service (corporate account)	企业网银客户 Online corporate banking customers
5.19		业务产品 Service Products	收款业务 Collection Service	本行同城：3元/笔；或按代收金额的0.5%-1%收取。跨行加收对公跨行柜台转账汇款手续费 本行异地：对公本行异地转账汇款手续费+2元/笔 Intra-bank within same city: RMB 3.00/transaction; or at the rate of 0.5%-1% of the amount collected. For inter-bank service, the handling charge for corporate account transfer and remittance will be charged. Intra-bank in different places: Corporate account transfer and remittance service fee + RMB 2.00/transaction	企业网银客户 Online corporate banking customers
5.20			企业贵宾室 Business VIP Room	每户每年10000元 RMB 10000.00/account/year	企业网银客户 Online corporate banking customers
5.21			缴费业务 Payment Service	免费 Free	企业网银客户 Online corporate banking customers
5.22			代发工资 Payroll Withholding Service	同城系统内1元/笔，跨行1元/笔+对公跨行柜台转账汇款手续费，异地1元/笔+对公本行异地转账汇款手续费 RMB 1.00/transaction within the system in the same city, RMB 1.00/transaction for inter-bank service + inter-bank counter corporate account transfer and remittance fee and RMB 1.00/transaction + remote intra-bank corporate account transfer and remittance fee	企业网银客户 Online corporate banking customers
5.23	银企互联 Bank-enterprise interconnection	工本及管理费 Flat Cost and Management Fee	银企互联工本费 Bank-enterprise interconnection cost	200元/年 RMB 200.00/year	银企互联客户 Bank-enterprise connected customers
5.24			银企互联开通服务费 Bank-enterprise interconnection service fee	开通首年免费，次年开始1万/年 Free for the first year, and RMB 10000.00 for the following year	银企互联客户 Bank-enterprise connected customers
5.25			银企互联账户年服务费 Annual service fee for bank-enterprise interconnected account	200元/年，账户注册时间超过半年（含）的按全年标准收取，不足半年的按50%收取 RMB 200.00/year, accounts registered for more than half a year (inclusive) will be charged for the full year and accounts registered for less than half a year will be charged at 50% of the annual rate.	银企互联客户 Bank-enterprise connected customers
5.26		资金汇划 Fund Transfer and Remittance	转账汇款（系统内） Transfer and remittance (within the system)	1万元（含）以内5元/笔；1万-10万元（含）10元/笔；10-50万元（含）15元/笔；50-100万元（含）20元/笔；100万元以上按转账金额万分之零点二收取，最高200元/笔。或按具体协议约定执行 If the amount to be transferred or remitted is less than RMB 10,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 100,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 100,000 and RMB 500,000 (inclusive): RMB 15.00/transaction; if the amount to be transferred or remitted is between RMB 500,000 and RMB 1,000,000 (inclusive): RMB 20.00/transaction; if the amount to be transferred or remitted is more than RMB 1,000,000 (inclusive), 0.02% of the transferred amount up to RMB 200.00/transaction. Or subject to the specific agreement.	银企互联客户 Bank-enterprise connected customers
5.27			转账汇款（跨行） Transfer and Remittance (inter-bank service)	1万元（含）以内5元/笔；1万-10万元（含）10元/笔；10-50万元（含）15元/笔；50-100万元（含）20元/笔；100万元以上按转账金额万分之零点二收取，最高200元/笔。或按具体协议约定执行 If the amount to be transferred or remitted is less than RMB 10,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 100,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 100,000 and RMB 500,000 (inclusive): RMB 15.00/transaction; if the amount to be transferred or remitted is between RMB 500,000 and RMB 1,000,000 (inclusive): RMB 20.00/transaction; if the amount to be transferred or remitted is more than RMB 1,000,000 (inclusive), 0.02% of the transferred amount up to RMB 200.00/transaction. Or subject to the specific agreement.	银企互联客户 Bank-enterprise connected customers
5.28			转账汇款（跨境） Transfer and Remittance (cross-border)	外币：按汇款金额1‰，最低收200元/笔，最高收1000元/笔。另加收电讯费 人民币：按照跨行柜台转帐汇款（对公）标准执行 Foreign currency: 1‰ of the amount to be remitted down to RMB 200.00/transaction and up to RMB 1000.00/transaction Plus cable fee RMB: at the rates for interbank counter transfer and remittance service (corporate account)	银企互联客户 Bank-enterprise connected customers

注明：支付机构类客户收费标准另行商议；对于同业客户，网银转账汇款（跨行）免费。

Note: The charging rates for the payment institution customers will be discussed separately; For peer customers, online banking transfer and remittance (inter-bank) is free of charge.

手机银行收费标准（市场调节价）

Mobile Banking Service Rates(Market-regulated Prices)

序号 S/N	服务项目名称 Name of Service		项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
6.1	个人手机银行 Individual mobile banking	工本及管理费 Flat Cost and Management Fee	手机网银账户年费 Mobile Bank Account Cost and Service Fee	50元/证书 RMB 50.00/Certificate	手机银行个人客户 Individual mobile banking customers
6.2			个人证书密码重置费 Annual Fee for Mobile Bank Account	免费 Free	手机银行个人客户 Individual mobile banking customers
6.3			手机网银开户工本及服务费 Personal certificate password reset fee	免费 Free	手机银行个人客户 Individual mobile banking customers
6.4			证书挂失费 Certificate loss reporting fee	免费 Free	手机银行个人客户 Individual mobile banking customers
6.5		资金汇划 Fund Transfer and Remittance	转账汇款（系统内） Transfer and Remittance (inter-bank service)	0.2万元以下（含0.2万元）2元/笔;0.2—0.5万元（含0.5万元）5元/笔;0.5—1万元（含1万元）10元/笔;1—5万元（含5万元）15元/笔;5万元以上，按汇划金额的0.03%，最高收费50元 For less than RMB 2,000 (inclusive) to be transferred or remitted, RMB 2.00/transaction; if the amount to be transferred or remitted is between RMB 2,000 and RMB 5,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 5,000 and RMB 10,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 50,000 (inclusive), RMB 15.00/transaction; if the amount to be transferred or remitted is more than RMB 50,000, 0.03% of that amount up to RMB 50.00/transaction;	手机银行个人客户 Individual mobile banking customers
6.6			转账汇款（跨行） Transfer and Remittance (cross-border)	0.2万元以下（含0.2万元）2元/笔;0.2—0.5万元（含0.5万元）5元/笔;0.5—1万元（含1万元）10元/笔;1—5万元（含5万元）15元/笔;5万元以上，按汇划金额的0.03%，最高收费50元 For less than RMB 2,000 (inclusive) to be transferred or remitted, RMB 2.00/transaction; if the amount to be transferred or remitted is between RMB 2,000 and RMB 5,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 5,000 and RMB 10,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 50,000 (inclusive), RMB 15.00/transaction; if the amount to be transferred or remitted is more than RMB 50,000, 0.03% of that amount up to RMB 50.00/transaction;	手机银行个人客户 Individual mobile banking customers
6.7			转账汇款（跨境） Transfer and Remittance (cross-border)	外币：按汇款金额1‰，最低收30元/笔，最高收300元/笔。另加收电讯费 人民币：按照跨境跨行柜台转帐汇款（个人）标准执行 Foreign currency: 1‰ of the amount to be remitted down to RMB 30.00/transaction and up to RMB 300.00/transaction. Additional charge for telecommunications RMB: according to the standard for cross-border inter-bank counter transfer and remittance (personal).	手机银行个人客户 Individual mobile banking customers

借记卡收费标准

Debit Card Service Rates(Market-regulated Prices)

序号 S/N	服务项目名称 Name of Service		项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
7.1	借记卡 Debit Card	工本及管理费 Flat Cost and Management Fee	借记卡年费 Annual Fee for Debit Card	10元/卡/年 RMB 10.00/card/year	个人借记卡客户 Personal debit card customers
7.2			借记卡新（补、换）发卡 Issuance (Replacement) of Debit Card	20-40元/卡 RMB 20.00-40.00/card/year	个人借记卡客户 Personal debit card customers
7.3			卡挂失、密码挂失 Card and Password Loss Reporting	免费 Free	个人借记卡客户 Personal debit card customers
7.4			调单 Retrieval	国内交易正本50元/份，副本10元/份；国外交易副本5美元/份或5欧元/份 RMB 50.00 for each domestic original copy and RMB 10.00 for each duplicate copy; USD5.00 or EURO 5.00 for each foreign duplicate copy	个人借记卡客户 Personal debit card customers
7.5			电子现金卡账户管理费 Electronic Cash Card Account Management	10元/卡/年 RMB 10.00/card/year	个人借记卡客户 Personal debit card customers
7.6		ATM及转账服务 ATM and Transfer Service	ATM跨境查询 ATM Cross-border Inquiry	4元/笔 RMB 4.00/Transaction	个人借记卡客户 Personal debit card customers
7.7			境内跨行ATM取现 Domestic Inter-bank ATM Cash Withdrawal	每自然月前5笔免费，从第6笔起每笔收费4元 Free for the first five transactions every calendar month and RMB 4.00 will be charged from the sixth transaction.	个人借记卡客户 Personal debit card customers
7.8			跨境ATM取款 ATM Cross-border Withdrawal	每笔按取款金额的1%人民币收取，最低14元/笔，最高112元/笔 1% of the amount withdrawn down in RMB to RMB 14.00/transaction and up to RMB 112.00/transaction	个人借记卡客户 Personal debit card customers
7.9			ATM跨行转账 ATM Inter-bank Transfer	0.2万元以下（含0.2万元）2元/笔;0.2—0.5万元（含0.5万元）5元/笔;0.5—1万元（含1万元）10元/笔;1—5万元（含5万元）15元/笔;5万元以上，按汇划金额的0.03%，最高收费50元 For less than RMB 2,000 (inclusive) to be transferred or remitted, RMB 2.00/transaction; if the amount to be transferred or remitted is between RMB 2,000 and RMB 5,000 (inclusive), RMB 5.00/transaction; if the amount to be transferred or remitted is between RMB 5,000 and RMB 10,000 (inclusive), RMB 10.00/transaction; if the amount to be transferred or remitted is between RMB 10,000 and RMB 50,000 (inclusive), RMB 15.00/transaction; if the amount to be transferred or remitted is more than RMB 50,000, 0.03% of that amount up to RMB 50.00/transaction;	个人借记卡客户 Personal debit card customers
7.10		回佣服务 Rebate-based Services	借记卡特约单位消费回佣 Debit Card Rebate for Consumption by Special Organizations	按照协议价格收取 At the agreed price.	个人借记卡客户 Personal debit card customers

注明：其中跨境ATM取款及境内跨行ATM取现免费指免收银联通道服务费，不包含境内外收单机构自主收取的费用。

Note: The fact that the cross - border ATM withdrawals and domestic inter-bank ATM withdrawals are free of charge means that such services are free of the UnionPay channel service fee, excluding charges independently collected by domestic and overseas acquirers.

电话银行收费标准（市场调节价）

Telephone Banking Service Rates(Market-regulated Prices)

序号 S/N	服务项目名称 Name of Service		项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
8.1	电话银行 Telephone Banking	注册及业务费 Registration and Service Fees	注册及年费 Registration and Annual Fees	个人：12元/户/年；企业200-500元/户/年 Individual Customers: RMB 12.00/Account/Year; Corporate Customers: RMB 200-500/Account/Year	个人/企业客户 Individual/Corporate Customers
8.2			账户及明细查询 Account and Details Inquiry	免费 Free	个人/企业客户 Individual/Corporate Customers
8.3			传真业务费 Fax Service Fee	3元/笔 RMB 3.00/Transaction	个人/企业客户 Individual/Corporate Customers

代理业务收费标准（市场调节价）

Commission-based Service Rates(Market-regulated Prices)

序号 S/N	服务项目名称 Name of Service		项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
9.1	理财业务 Wealth Management Services	理财代销 Wealth Management Products Sales	代理理财业务 Wealth Management Services	按与合作机构协议价格收取 According to the price agreed with the counterparty	个人/企业客户 Individual/Corporate Customers
9.2	基金业务 Fund Business	基金代销 Sales of Funds	代理基金业务 Fund Business	按基金、证券公司及协议价格收取 At the prices agreed with fund, securities companies and at the agreement price	个人/企业客户 Individual/Corporate Customers
9.3			代理转托管 Agent-to-Escrow Service	按基金、证券公司及协议价格收取 At the prices agreed with fund, securities companies and at the agreement price	个人/企业客户 Individual/Corporate Customers
9.4	保险业务 Insurance Business	保险代销 Sales of Insurances	代理保险业务 Insurance Agency Business	按与保险公司协议价格收取 Insurance Agency Business At the price agreed with the insurance companies	个人/企业客户 Individual/Corporate Customers

投行类业务收费标准

Investment Banking Service Rates(Market-regulated Prices)

序号 S/N	服务项目名称 Name of Service	项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
10.1	财务顾问费 Financial Advisory Fees	本行根据客户需求，利用本行在信息、知识、人才、产品、渠道等方面的综合优势，为客户提供金融信息、项目咨询、分析和建议、设计金融服务方案等服务，供客户参考的业务。 According to customers' needs, the Bank uses its comprehensive advantages in information, knowledge, talents, products and channels to provide customers with financial information, project consulting, analysis and advice, and design financial service plans for their reference.	按具体协议约定执行 Subject to the specific agreement.	公司类客户 Corporate customers
10.2	投融资顾问费 Investment and Financing Consulting Fees	为客户的投资和融资活动提供的综合性顾问业务，包括投融资政策和环境分析、客户投融资能力诊断、投融资产品风险与收益分析、投融资计划与方案设计、投融资期限结构搭配、投融资工具推荐和选择、投资收益优化和融资成本控制、信用增级与偿债计划设计、投行产品分销、投行集成服务、同业合作、非标投资银团及其他投行创新顾问服务等。 Comprehensive consulting services for clients' investment and financing activities, including investment and financing policy and environment analysis, diagnosis of clients' investment and financing ability, investment and financing product risk and income analysis, investment and financing plan and scheme design, investment and financing term structure matching, investment and financing tool recommendation and selection, investment income optimization and financing cost control, credit enhancement and debt repayment plan design, investment bank product distribution, investment bank integration services, peer cooperation, non-standard investment syndicate and other investment bank innovation consulting services.	投融资顾问金额*费率，年费率不低于0.5%，一次性收取或按年/半年/季度/月度收取；或按具体协议约定执行 Amount of investment and financing consulting fee* fee rate, and the annual rate will not be less than 0.5 %, to be collected on a lump-sum basis or on an annual/semi-annual/quarterly/monthly basis; or subject to the specific agreement.	公司类客户 Corporate customers
10.3	并购重组顾问费 Consulting Fees for Mergers and Acquisitions	为客户的资产、负债、股权的收购、出售、兼并提供的寻找交易对手、交易方案设计、组织尽职调查、安排商务谈判、融资安排、投资安排等顾问服务；以及以同业合作、集成方式、产品分销、竞标承诺函等提供的兼并收购服务。 Consultancy services such as finding counterparties, designing trading schemes, organizing due diligence, arranging business negotiations, financing arrangements and investment arrangements for the acquisition, sale and merger of clients' assets, liabilities and shares; and merger and acquisition services provided through peer cooperation, integration, product distribution, bid commitment letter, etc.	并购重组顾问金额*费率，年费率不低于0.5%，一次性收取或按年/半年/季度/月度收取；或按具体协议约定执行 Amount of M&A consulting fee* fee rate, and the annual rate will not be less than 0.5 %, to be collected on a lump-sum basis or on an annual/semi-annual/quarterly/monthly basis; or subject to the specific agreement.	公司类客户 Corporate customers

10.4	银团贷款安排费 Syndicated Loan Arrangement Fee	办理或参与银团贷款时接受借款人委托，为借款人提供银团筹组、包销安排、贷款承诺、银团事务管理等服务。 When arranging or participating in a syndicated loan, accept the borrower's appointment and provide the borrower with services such as syndicate preparation, underwriting arrangement, loan commitment, syndicate affairs management, etc.	银团贷款总额*费率；一次性收取，费率不低于0.05%；或按具体协议约定执行 Amount of sydicated loan* Fee Rate; to be charged on the lump-sum basis, and the rate will not be less than 0.05%, or subject to the specific agreement.	公司类客户 Corporate customers
10.5	银团贷款参加费 Syndicated Loan Participation Fee		银团参加额*费率；一次性收取，费率不低于0.25%；或按具体协议约定执行 Amount of Sydicated Loan Participation* Fee Rate; to be charged on the lump-sum basis, and the rate will not be less than 0.25%, or subject to the specific agreement.	公司类客户 Corporate customers
10.6	银团贷款承诺费 Syndicated Loan Commitment Fee		未用贷款额度*费率；按年收取，年费率不低于0.25%；或按具体协议约定执行 Amount of unused credit line* Fee Rate; to be charged on the annual basis, and the rate will not be less than 0.25%, or subject to the specific agreement.	公司类客户 Corporate customers
10.7	银团贷款代理费 Syndicated Loan Agency Fee		银团贷款总额*费率；按年收取，年费率不低于0.05%；或按具体协议约定执行 Amount of syndicated loan* Fee Rate; to be charged on the annual basis, and the rate will not be less than 0.05%, or subject to the specific agreement.	公司类客户 Corporate customers
10.8	企业资信服务费（信息服务费、智库服务费） Corporate credit reference service (information service fee and think tank service fee)	为客户提供信息服务、智库服务等资信服务。 1.信息服务是指风险核查预警、风险控制解决方案支持等外部风险信息服务。 2.智库服务指经济金融领域的多样化、多层次的信息服务。 Deliver information service fee, think tank service fee and other credit reference services to customers. 1. The information service means external risk information services like risk identification, risk warning and risk control solution. 2. The think tank service means a diversity of information services at multiple levels in economic and financial areas.	按具体协议约定执行 Subject to concrete terms and conditions of agreement	公司类/同业类客户 Corporate/interbank customers

注：对符合工信部、国家统计局、国家发改委、财政部《关于印发中小企业划型标准规定的通知》（工信部联企业〔2011〕300号）规定的小型和微型企业，予以免收其财务顾问费、投融资顾问费和并购重组顾问费。

Note: Small and micro enterprises that meet the requirements of the Notice on on Issuing the Provisions on Criteria for Classifying Small and Medium-sized Enterprises issued by the Ministry of Industry and Information Technology, the National Bureau of Statistics, the National Development and Reform Commission and the Ministry of Finance (GONG XIN BU LIAN QI YE No.300 OF [2011]) will be exempted from their financial advisory fee, investment and financing consulting fee and M&A consulting fee.

投资理财业务收费标准（市场调节价）

Investment and Wealth Management Service Rates (Market-regulated Prices)

序号 S/N	服务项目名称 Name of Service	项目功能 Functions	收费标准 Rates	适用客户 Applicable Customers
11.1	本外币理财销售 Financial management and sales in local and foreign currencies	向客户销售本外币理财产品，或为客户办理理财产品认购、申购、赎回交易，以及向私人银行客户销售专享理财产品或提供其他投资类业务服务，按协议收取相应服务及管理费。 Sales of local and foreign currency wealth management products to customers, or purchase, subscription and redemption of wealth management products for customers, as well as sales of exclusive wealth management products to private banking customers or other investment-related business services are subject to corresponding services and management fees as agreed.	按理财产品协议或说明书收取 According to the financial product agreement or instructions	个人/机构客户 Individual/institutional customers
11.2	理财产品管理费及业绩报酬 Management fees and performance rewards for wealth management products	为满足投资者理财需求，帮助投资者实现资金的保值增值，向个人及机构客户发行公募或私募理财产品募集资金进行投资运作，华商银行作为管理人收取的各类管理费及业绩报酬。 In order to meet the financial needs of investors, help investors maintain and increase the value of funds, and issue public offering or private placement products to individual and institutional customers to raise funds for investment operations, Chinese Mercantile Bank as the manager collects various management fees and performance rewards.	按理财产品协议或说明书收取 According to the financial product agreement or instructions	个人/机构客户 Individual/institutional customers
11.3	理财产品份额登记及转让管理费 Wealth management product share registration and transfer management fees	指我行作为理财业务管理人向投资者公开及非公开发行理财产品，为理财产品份额持有人进行财产及收益分配登记及转让及剩余财产及其他相关权利登记及转让所收取的管理费用。 means the management fees charged by the Bank as the manager of wealth management business to issue wealth management products to investors, both publicly and privately, to register and transfer the property and income distribution of the holders of wealth management products and to register and transfer the remaining property and other related rights.	按理财产品协议或说明书收取 According to the financial product agreement or instructions	个人/机构客户 Individual/institutional customers
11.4	理财产品申购及赎回费 Subscription and redemption fees for wealth management products	指我行作为理财业务管理人向投资者在理财产品申赎开放时收取的因申购或赎回产生的费用，包括普通申购赎回费及特别申购赎回费。 Refers to the fees charged by the Bank as the manager of the financial management business to investors when the the financial product redemption starts, including the general purchase redemption fee and the special subscription redemption fee.	按理财产品协议或说明书收取 According to the financial product agreement or instructions	个人/机构客户 Individual/institutional customers
11.5	理财顾问费 Financial Advisory Fees	为个人客户（含私人银行客户）提供财务分析与规划、投资建议、个人投资产品推介等服务。 Provide financial analysis and planning, investment advice, personal investment product promotion and other services for individual customers (including private banking customers).	单次服务，理财顾问报告200元-2000元/份；按期限服务，最低500元/户/季；或按具体协议价格收取 Single service, financial advisor report: RMB 200 - 2000/copy; Service to be perform in phase: minimum RMB 500.00/account /quarter; or at a specific agreed price	个人客户 Individual customers

11.6	理财投资管理及顾问费 Wealth management and investment management and consulting fees	为个人客户（含私人银行客户）及家庭提供专业化的资产管理运作及投资顾问服务。 Provide specialized asset management operations and investment advisory services to individual customers (including private banking customers) and families.	按协议价格收取 At the agreed price.	个人客户 Individual customers
11.7	产品遴选及金融产品配置顾问服务费 Service fees for product selection and financial product configuration consultants	为私人银行客户在集团内遴选其他产品部门研发的产品服务和在集团外遴选信托公司、基金公司、证券公司、资产管理公司和其他银行产品服务等业务。 For private banking customers, select products and services developed by other product departments within the group and trust companies, fund companies, securities companies, asset management companies and other banking products and services outside the group.	按协议价格收取 At the agreed price.	私人银行客户 Private banking customers
11.8	私行投融资顾问费 Private Investment and Financing Consulting Fees	为私人银行客户提供投融资顾问相关服务。 Provide investment and financing consultancy services to private banking customers.	按投融资总额的0.5-2.5%收取；或按协议价格收取 At the rate of 0.5-2.5% of the total investment and financing; or at the agreed price.	私人银行客户 Private banking customers

华商银行电子银行及借记卡免费服务项目表

Table of Free E-banking and Debit Card Service Items of Chinese Mercantile Bank

序号 S/N	服务条线 Service Line	服务项目 Service Item	项目功能 Functions	在收费标准中序号 Serial Number in Tariff	适用客户 Applicable Customer
1.1	企业网银 Corporate Online Banking	工本及管理费 Cost & Management Fee	企业网银开户工本费 Opening cost of Corporate Online Banking Account	5.11	企业客户 Corporate customer
1.2			企业网银账户年费 Annual fee of Corporate Online Banking Account	5.12	企业客户 Corporate customer
1.3			企业证书密码重置费 Password reset fee of corporate certificate	5.13	企业客户 Corporate customer
1.4			证书挂失费 Certificate loss reporting fee	5.14	企业客户 Corporate customer
1.5		业务产品 Business product	缴费业务 Fee business	5.21	企业客户 Corporate customer
1.6			代发工资 Salary payment	5.22	企业客户 Corporate customer
2.1	个人网银 Personal Online Banking	工本及管理费 Cost & Management Fee	个人网银开户工本及服务费 Opening cost of Personal Online Banking Account	5.1	个人客户 Personal customer
2.2			个人网银账户年费 Annual fee of Personal Online Banking Account	5.2	个人客户 Personal customer
2.3			个人证书密码重置费 Password reset fee of personal certificate	5.3	个人客户 Personal customer
2.4			证书挂失费 Certificate loss reporting fee	5.4	个人客户 Personal customer
2.5		资金汇划 Fund remittance & transfer	转账汇款（系统内） Transfer & remittance (inside system)	5.5	个人客户 Personal customer
2.6			转账汇款（跨行普通） Transfer & remittance (Interbank common)	5.6	个人客户 Personal customer
2.7			转账汇款（跨行加急） Transfer & remittance (Interbank urgent)	5.7	个人客户 Personal customer
2.8	个人网银 Personal Online Banking	资金汇划 Fund remittance & transfer	转账汇款（跨境） Service fee of ICBC Messenger for personal account	5.8	个人客户 Personal customer
2.9		信使服务费 ICBC Messenger service fee	个人账户信使功能服务费 Opening cost of Mobile Banking Account	5.9	个人客户 Personal customer
3.1	手机银行 Mobile Banking	工本及管理费 Cost & Management Fee	手机银行开户工本及服务费 Annual fee of Mobile Banking Account	6.1	个人客户 Personal customer
3.2			手机银行账户年费 Password reset fee of personal certificate	6.2	个人客户 Personal customer
3.3			个人证书密码重置费 Password reset fee of personal certificate	6.3	个人客户 Personal customer
3.4		资金汇划 Fund remittance & transfer	证书挂失费 Certificate loss reporting fee	6.4	个人客户 Personal customer
3.5			转账汇款（系统内） Transfer & remittance (inside system)	6.5	个人客户 Personal customer
3.6			转账汇款（跨行） Transfer & remittance (Interbank)	6.6	个人客户 Personal customer
3.7			转账汇款（跨境） Transfer & remittance (cross-border)	6.7	个人客户 Personal customer

4.1			借记卡年费 Annual fee of debit card	7.1	个人客户 Personal customer
4.2	借记卡 Debit card	工本及管理费 Cost & Management Fee	借记卡新（补、换）发卡 Debit card issuance (reissuance and replacement)	7.2	个人客户 Personal customer
4.3			卡挂失、密码挂失 Report of loss of card or password	7.3	个人客户 Personal customer
4.4			电子现金账户管理费 Management fee of electronic cash account	7.5	个人客户 Personal customer
5.1	电话银行 Telephone Banking	注册及业务费 Registration and business fee	注册及年费 Registration and annual fee	8.1	个人客户 Personal customer
5.2			账户及明细查询 Account & detail inquiry	8.2	个人客户 Personal customer
5.3			传真业务费 Fax service fee	8.3	个人客户 Personal customer

免除的人民币个人账户服务收费

Exempted RMB personal account service charges

（一）本行个人储蓄账户的开户手续费和销户手续费；

(1) the Bank's personal savings account opening fees and closing fees;

（二）本行个人银行结算账户的开户手续费和销户手续费；

(2) the bank's handling fees for opening and closing individual bank settlement accounts;

（三）同城本行存款、取款和转账手续费（贷记卡账户除外）；“同城”范围不应小于地级市行政区划，同一直辖市、省会城市、计划单列市列入同城范畴；

(3) Handling fees for deposits, withdrawals and transfers of local banks (excluding credit card accounts); The scope of city should not be less than the administrative divisions of prefecture-level cities, and the same municipality directly under the central government, provincial capital cities and cities specifically designated in the state plan should be included in the category of city.

（四）密码修改手续费和密码重置手续费；

(4) password modification fees and password reset fees;

（五）通过本行柜台、ATM机具、电子银行等提供的境内本行查询服务收费；

(5) charges for domestic bank inquiry services provided through the bank's counters, ATM machines, electronic banks, etc.;

（六）存折开户工本费、存折销户工本费、存折更换工本费；

(6) passbook opening fee, passbook closing fee, passbook replacement fee;

（七）已签约开立的代发工资账户、退休金账户、低保账户、医保账户、失业保险账户、住房公积金账户的年费和账户管理费（含小额账户管理费）；

(7) Annual fees and account management fees (including small account management fees) of the signed payroll account, pension account, subsistence allowances account, health insurance account, unemployment insurance account and housing provident fund account;

（八）向救灾专用账户捐款的跨行转账手续费、电子汇划费、邮费和电报费；

(8) Inter-Bank transfer fee, electronic transfer fee, postage fee and telegram fee for donation to the disaster relief special account;

（九）以电子方式提供12个月内（含）本行对账单的收费；

(9) Provide electronic billing charges for the Bank within 12 months (inclusive);

（十）以纸质方式提供本行当月对账单的收费（至少每月一次），部分金融消费者单独定制的特定对账单除外；

(10) Charges for providing the Bank's monthly statement in paper form (at least once a month), except for the specific statement customized by some financial consumers;

（十一）以纸质方式提供12个月内（含）本行对账单的收费（至少每年一次），部分金融消费者单独定制的特定对账单除外。

(11) Charges for providing the Bank's monthly statement within 12 months (inclusive) (at least once a year), except for the specific statement customized by some financial consumers.

（十二）社会保险经办机构和本行签约开立的个人基本养老金（含退休金）账户，每月前2笔且每笔不超过2500元（含2500元）的本行异地（含本行柜台和ATM）取现手续费。

(12) For the personal basic pension (including pension) account signed and opened by the social insurance agency and the Bank, the bank charges for cash withdrawal in different places (including the bank's counter and ATM) are not more than RMB 2500.00 (including RMB 2500.00) each for the first two transactions per month.

（十三）根据客户申请，对于银行客户账户中（不含信用卡）没有享受免收账户管理费（含小额账户管理费）和年费的，为其提供一个免收账户管理费（含小额账户管理费）和年费的账户（不含信用卡、贵宾账户）。

(13) According to the customer's application, if the bank customer's account (excluding credit cards) does not enjoy free account management fees (including small account management fees) and annual fees, it will be provided with an account free of account management fees (including small account management fees) and annual fees (excluding credit cards and VIP accounts).

（十四）私募通（2.9.7）、结算E通道（2.9.8）以及企业资信服务费（10.8）等三项收费名目自本标准生效日起对外公示三个月。

(14) The Private Offering Link (2.9.7), Settlement E-channel (2.9.8) and corporate credit reference service (10.8) will be disclosed to the public for three months as of the effective date of this standard.

本收费标准最终解释权属华商银行。

The final explanation of this charging standard belongs to the Chinese Commercial Bank.

本收费标准自2019年4月1日起执行，原《华商银行业务收费标准》（华商规章〔2018〕109号）同时废止。

This charging standard shall be implemented from Apr. 1, 2019, and the original charging standard shall be abolished at the same time.

想要获得更多一手资讯
请扫描二维码
关注华商银行官方微信公众服务号

7*24 随时随地 贴身服务

华商银行电话银行
400-111-6558

www. cmbcn. com. cn

ICBC 华商银行