

III. Market-adjusted Prices-RMB Settlement Business-Cash Management

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0106001	Collection and payment control	Account payment amount control and account collection and payment counterparty control service under cash management, including corporate settlement card business.	Corporate customers	1. Account payment control fee: RMB200 per month for each account, negotiable with customers. 2. Designated collection and payment service fee: RMB200 per month for each account, negotiable with customers.	Free of charge to small and micro enterprises.	
S0106002	Virtual account book management	Fund clearing service	Corporate customers	RMB100 per month for each account book, charge by (the number of account books -1), negotiable with customers.	Free of charge to small and micro enterprises.	
S0106003	Internal fund pricing	Interest accrual of internal fund or re-distribution of internal interests.	Corporate customers	1. Internal interest accrual fee: RMB20 per quarter for each account (book), negotiable with customers. 2. Interest re-distribution fee: RMB20 per quarter for each account (book), negotiable with customers.	Free of charge to small and micro enterprises.	
S0106004	Fund concentration account management	Transfer funds from multiple accounts of a customer to one account for centralization	Corporate customers	When the transfer fee is charged, RMB500 per month for each account. When no transfer fee is charged, for intra-city customers, if the number of tier-2 accounts ≤ 10 , RMB8,000/yr/account; $10 < \text{number of tier-2 accounts} \leq 30$, RMB7,500/yr/account, $30 < \text{number of tier-2 accounts} \leq 50$, RMB7,000/yr/account, number of tier-2 accounts > 50 , RMB6,500/yr/account; for cross-region customers, if the number of tier-2 accounts ≤ 10 , RMB80,000/yr/account, $10 < \text{number of tier-2 accounts} \leq 30$, RMB75,000/yr/account, $30 < \text{number of tier-2 accounts} \leq 50$, RMB70,000/yr/account, number of tier-2 accounts > 50 , RMB65,000/yr/account. It is negotiable with customers.	Free of charge to small and micro enterprises.	
			Personal customers	RMB10 per month for each account, negotiable with customers.		

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S0106005	Fund concentration transfer	Automatic fund transfer service (including "E Clearing" service)	Corporate customers	Program 1, charged per transaction, RMB50 per transaction. Program 2, monthly charge per account, RMB500 per month for each account. Program 3, charge by amount, amount ≤ RMB10,000, RMB5 per transaction; RMB10,000 < amount ≤ RMB100,000, RMB10 per transaction; RMB100,000 < amount ≤ RMB500,000, RMB15 per transaction; RMB500,000 < amount ≤ RMB1 million, RMB20 per transaction; over RMB1 million, 0.002% of amount, maximum RMB200. It is negotiable with customers.	Free of charge to small and micro enterprises.	
			Personal customers	Program 1: PSBC intra-city accounts: free of charge; inter-city: 1‰ of the transfer amount, minimum RMB1 and maximum RMB15. Negotiable with customers. Program 2: monthly package of RMB50 per account. Negotiable with customers.		
S0106006	Daylight overdraft service	Daylight overdraft service	Corporate customers	0.008% of the amount of total daylight overdraft deducted by overnight overdraft, negotiable with customers.	Free of charge to small and micro enterprises.	
S0106007	Cash pool account management	Cash pool services except virtual account book and fund concentration.	Corporate customers	RMB1,000 per month for each account, negotiable with customers.	Free of charge to small and micro enterprises.	
S0106008	Corporate account SMS alert	Provide SMS alert service for customers.	Corporate customers	There are three options: RMB0.1 for each SMS; monthly package of RMB20 for each account; one-year package of RMB150 for each account. A free trial for 15 days. It is negotiable with customers.		
S0106009	Bank-enterprise direct link	Link to the customer system via special line/the Internet, and provide customers with technical support, such as development instructions, joint debugging, commissioning validation and operation and maintenance, and account management, payment and settlement, detail inquiry, mutual conversion between time and demand deposit, electronic receipt and customized financial services.	Corporate customers	Option 1: Service fee: RMB100,000 per year. On-going maintenance fee: RMB200 per year for each account. Transfer fee: charged as per the rate of charges of "Funds transfer via corporate internet banking". Electronic receipt push notification service: RMB600 per year for each account. Option 2: charged at the contractual price.	1. Continuous maintenance fees for small and micro enterprises and privately or individually-owned businesses shall be discounted by no more than 50% of the price to the public. It will be valid from September 30, 2021 to September 29, 2024. 2. For small and micro enterprises and privately or individually-owned businesses with a single transaction of less than RMB100,000 (inclusive), the corporate inter-bank transfer and remittance transactions will be discounted by no more than 10% of the current fee rate. For a single corporate transfer of less than RMB100,000 to accounts of the Bank, the handling fee will be exempted. If the rate on the base day is lower than the above standard, the rate on the base day shall apply. It will be valid from September 30, 2021 to September 29, 2024. 3. Those who are charged in accordance with the agreed rate shall enjoy the above preferential offer on the basis of the agreed rate.	1. Proposal on Reducing the Handling Fees for Small and Micro Enterprises and Privately or Individually-owned Businesses by Payment & Clearing Association of China and China Banking Association 2. The base date is on June 25, 2021.

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S0106010	Corporate settlement card management	Corporate settlement card service	Corporate customers	1. Annual fee: RMB240 per year per card, which is negotiable with the discount rate ranging between 0% and 100%; 2. Password resetting service fee: RMB10 per card each time; charged only when resetting the transaction password. 3. Production cost of card issuance/replacement: No more than RMB10 per IC card with basic functions; no more than RMB40 per Financial IC Co-brand Card; 4. Card loss reporting: RMB20 each time.		
S0106011	Bank-Enterprise Payment	To meet various payment needs of customers, the Bank provides payment functions for customers, and offers contract signing management, account management, order management, payment in batch, etc.	Corporate customers	Smart payroll service fee: Option1: RMB300 per month for each account. Option 2: RMB1 per intra-bank payment transaction (free for intra-bank and intra-city payment), and RMB10 per inter-bank payment transaction. Option 3: charged by transaction amount and as per the rate of charges of "Funds transfer via corporate internet banking". It is negotiable with customers. Bank-enterprise order payment fee: RMB5 per transaction.		