

I. Free Services

1. RMB Settlement

1.1 Personal Settlement

No.	Services	Content of Services	Applicable Customers
1	Non-local deposit within PSBC	Service of non-local deposit within PSBC at counters or via ATM of PSBC.	Personal customers
2	Non-local withdrawal within PSBC	Service of non-local withdrawal within PSBC at counters or via ATM of PSBC.	Personal customers
3	Intra-city deposit within PSBC	Service of intra-city deposit within PSBC	Personal customers
4	Intra-city withdrawal within PSBC	Service of intra-city withdrawal within PSBC	Personal customers
5	Intra-city remittance between personal accounts of PSBC	Service of intra-city remittance between personal accounts of PSBC	Personal customers
6	Intra-city cash-to-account remittance within PSBC	Service of intra-city remittance from cash to PSBC personal account	Personal customers
7	Intra-city remittance from PSBC personal account to PSBC corporate account	Service of intra-city remittance from PSBC personal account to PSBC corporate account	Personal customers
8	Non-local transfer and remittance within PSBC	Provide the service of non-local transfers and remittance between PSBC personal accounts and from PSBC personal account to PSBC corporate account over the outlet counter or through other self-service channels.	Personal customers

1.2 Personal Account

No.	Services	Content of Services	Applicable Customers
9	Account opening	Service of opening personal deposit accounts	Personal customers
10	Account cancellation	Service of fund liquidation and account cancellation	Personal customers
11	Production cost of passbook	Provide customer with certificate of passbook for personal deposit account	Personal customers
12	Temporary loss reporting of deposit certificate	The customer losing deposit certificate can report the loss at a PSBC outlets or via telephone banking.	Personal customers
13	Local cancellation of loss reporting of deposit certificate	The customer who loses the deposit certificate but finds it again can cancel the loss reporting in the city where the account is opened.	Personal customers
14	Loss reporting of password	Provide password loss reporting service for the customer who forgets the password of deposit account.	Personal customers
15	Reporting the loss of password loss-reporting form	The customer losing the password loss-reporting form can report of the loss of the form once again.	Personal customers

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No.	Services	Content of Services	Applicable Customers
16	Change of reported loss	Change the reported loss from certificate only to both certificate and password for the customer who also forgets the password after reporting the loss of certificate.	Personal customers
17	Password modification	Modification of deposit account password at a PSBC outlet or via self-service channels.	Personal customers
18	Password resetting	Password resetting for the customer who reports the loss of password.	Personal customers
19	Password unlocking	The customer who has entered wrong password for multiple times over the limit can unlock password at the counter of the outlet with correct password.	Personal customers
20	Account information inquiry	The customer can make inquiry on personal deposit account for information such as balance and transaction details.	Personal customers
21	Intra-province inquiry on details of latest 10 demand deposit transactions within PSBC via self-service devices	PSBC debit card holders can make inquiry on details of latest 10 demand deposit transactions via self-service devices in the province where the account is opened.	Personal customers
22	Balance inquiry via self-service devices	PSBC debit card holders can make balance inquiry via domestic self-service devices.	Personal customers
23	Inquiry & response of inter-bank remittance	Inter-bank remittance customer can make inquiry on remittance transaction information.	Personal customers
24	Printing of account statement within a year	Print the account statement within a year (inclusive) from the transaction day	Personal customers
25	E-cash balance inquiry	The customer can make inquiry on e-cash balance at a PSBC outlet and via ATM and other channels	Personal customers
26	E-cash details inquiry	The customer can make inquiry on details of latest 10 e-cash transactions at a PSBC outlet and via ATM and other channels	Personal customers
27	E-cash account deposit	Deposit cash in or make transfer to e-cash account at a PSBC outlet and via ATM and other channels.	Personal customers
28	Cancellation of Personal Certificate of Deposit	Cancellation of Personal Certificate of Deposit and defreeze the account	Personal customers
29	Update personal passbook and account book	Provide the update of passbook and account book at a PSBC outlet or via self-service devices	Personal customers
30	Update customer information in the personal account	Change of customer information in the personal account due to the change of the customer's ID information	Personal customers

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1.3 Corporate Settlement

No.	Services	Content of Services	Applicable Customers
31	Intra-city PSBC counter-based transfer & remittance	Provide intra-city PSBC transfer & remittance at the counter	Corporate customers
32	Intra-city PSBC transfer & remittance via corporate internet banking	Provide intra-city PSBC transfer & remittance for corporate customers via corporate internet banking	Corporate customers
33	Production cost of other settlement vouchers	Provide customers with vouchers for payment and settlement, including mail transfer voucher, telegraphic transfer voucher, settlement application form, deposit receipt, cash payment slip, collection voucher, and credit voucher.	Corporate customers

1.4 Corporate Account

No.	Services	Content of Services	Applicable Customers
34	Account cancellation	Cancel account for corporate customers	Corporate customers
35	Information change	Change the information of corporate customers	Corporate customers
36	Account management fee	Provide corporate customers with basic services for RMB corporate account	Corporate customers
	Annual fee		
	Small-amount account management fee		
37	Dormant account management fee	Management of the dormant account with a balance of RMB50,000 or below. (Dormant account refers to any account with no payment/collection activities for a year)	Corporate customers

2. Credit Card

No.	Services	Content of Services	Applicable Customers
38	Production cost of new credit card	Issue new credit card to the customer	All credit card customers
39	Account opening	Open credit card account for the customer	All credit card customers
40	Credit card delivery	Deliver new credit card by means of registered mail	All credit card customers
41	Return of credit card	Return of credit card that is not successfully received by the customer	All credit card customers
42	Account cancellation	Cancellation of credit card account	All credit card customers

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

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No.	Services	Content of Services	Applicable Customers
59	Re-printing of statement	Reprinting of statements of previous 3 months (inclusive) since the date when such request is made and the first-time re-printing of statements of previous 4 months (inclusive) to 12 months (inclusive).	All credit card customers
60	Add and update customer information	Add and update the customer's contact information and other information	All credit card customers
61	Modification of statement address	Modification of the address or e-mail for statement delivery	All credit card customers
62	IC card (e-cash) account management	E-cash account management	All credit card customers
63	IC card load	Deposit money into e-cash account	All credit card customers
64	IC card transaction inquiry	IC card transaction inquiry service	All credit card customers
65	SMS notice of repayment	SMS notice service on repayment	All credit card customers
66	SMS notice of card renewal	SMS notice on card renewal	All credit card customers
67	SMS notice of rejection	SMS notice on rejection of credit card application	All credit card customers
68	SMS notice of credit line adjustment	SMS notice on adjustment of credit line	All credit card customers
69	SMS notice of expiry of credit line adjustment	SMS notice on expiry of credit line adjustment	All credit card customers
70	SMS notice of automatic repayment failure	SMS notice on automatic repayment failure	All credit card customers
71	Pre-authorization SMS notice	SMS notice on pre-authorization and completion of pre-authorization	All credit card customers

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3. Foreign Exchange Business

3.1 Personal Foreign Exchange

No.	Services	Content of Services	Applicable Customers
72	Non-local deposit and withdrawal	Non-local deposit and withdrawal of foreign-currency funds	Personal customers
73	Non-local urgent withdrawal	Non-local withdrawal of foreign-currency funds on special occasions	Personal customers
74	Non-local transfer	Transfer of foreign-currency funds to the account in other cities	Personal customers
75	Western Union inbound remittance	Receive foreign-currency funds through Western Union	Personal customers
76	PSBC international inbound remittance	Receive overseas foreign-currency funds through a PSBC account	Personal customers
77	PSBC international remittance inquiry	Inquiry on PSBC international remittance	Personal customers
78	PSBC international remittance message	The remitter can also send a message to the beneficiary when transferring money via PSBC international remittance	Personal customers
79	Postal inbound remittance	Receive foreign-currency funds sent from overseas postal agencies	Personal customers
80	Postal e-remittance inquiry	Inquiry on postal e-remittance	Personal customers
81	Postal e-remittance message	The remitter can also send a message to the beneficiary when transferring money via postal remittance	Personal customers
82	Certificate of carrying foreign exchange	Issue the certificate of carrying foreign currencies for the customer going abroad	Personal customers

3.2 Corporate Foreign Exchange

No.	Services	Content of Services	Applicable Customers
83	Account opening	Open corporate foreign exchange account	Corporate customers
84	Intra-city transfer within PSBC	Intra-city transfer within PSBC	Corporate customers
85	Inbound remittance	Pay and credit the transferred foreign exchange and cross-border RMB to the customer's account	Corporate customers

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No.	Services	Content of Services	Applicable Customers
86	Forfaiting	Fees charged for buying the obligatory right of undue Letter of Credit accepted by the issuer	Corporate customers
87	Resell forfaiting	Fees charged for selling the obligatory right of undue Letter of Credit accepted by the issuer	Corporate customers
88	Import refinancing	Fees charged on trade financing customers for documentation, financing arrangement, fund position arrangement, opportunity cost, communication with paying bank and examination on telegram contacts	Corporate customers
89	Change of demand deposit account information	Change demand deposit account information	Corporate customers

4. Wealth Management

No.	Services	Content of Services	Applicable Customers
90	Fund TA account opening	Open the account to record the fund tranches held by the customer in the registration center or other institutions entrusted by the registration center on behalf of the fund company	Personal and corporate customers
91	Transfer of fund and asset management plan into PSBC custody	Transfer all or partial product tranches held in the account with other banks into PSBC wealth management account for the customer	Personal and corporate customers
92	Transfer of fund and asset management plan out of PSBC custody	Transfer all or partial product tranches held in the account with PSBC out to the wealth management account with other banks	Personal and corporate customers
93	Sign-up of wealth management institutions	Open the basic transaction account for wealth management institutions to process fund, government bonds, wealth management and other transactions	Corporate customers
94	Sign-up of wealth management business	Open the basic transaction account for customers to handle fund, government bonds and wealth management	Personal customers
95	Precious metal account re-opening on behalf of the customer	Open an account with Shanghai Gold Exchange for the customer who has already opened an account before	Customers who have opened accounts with Shanghai Gold Exchange before and have gold trading code
96	Agency custody	Temporarily safekeeping of physical bullions purchased by the customer.	Personal and corporate customers
97	Default on scheduled withdrawal	Allocation and transfer service when the customer fails to perform the scheduled withdrawal.	Personal and corporate customers

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5. E-banking Business

No.	Services	Content of Services	Applicable Customers
98	Opening E-banking accounts	Activate e-banking services for the customer.	Personal and corporate customers
99	Cancellation of e-banking services	Cancel e-banking services for customers.	Personal and corporate customers
100	Annual fee of e-banking	Provide personal online banking, mobile banking and telephone banking services.	Personal customers
101	Verification SMS of e-banking transaction	Send e-banking transaction verification message to the customer	Personal customers
102	Change of e-banking passwords	Provide the service of changing e-banking login and transaction passwords or U-Key passwords.	Personal and corporate customers
103	Loss reporting of e-banking authentication tools	Provide the service of loss reporting of e-token, U-Key and other authentication tools.	Personal and corporate customers
104	Update of e-banking authentication tools	Provide the service of update of USBKey certificate.	Personal and corporate customers

6. Exclusive Cards

No.	Type of Exclusive Card	Free Services	Applicable Customers
105	Golden Sunlight Card	Golden Sunlight Card is exempted from production cost fee, annual fee and small account management fee	Personal customers
106	Hometown Card	Hometown Card is exempted from production cost fee, annual fee and small account management fee. SMS notification is free for appointed transfer from Hometown Card.	Personal customers
107	Military Support Card	(1) Military Support Card is exempted from production cost fee, annual fee, small-amount account management fee, loss reporting fee, and fee on SMS notification of balance changes. (2) Military Support Card is exempted from charge on domestic inter-bank cash withdrawal via ATM. (3) Agency payroll service with Military Support Card is free.	Personal customers

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No.	Type of Exclusive Card	Free Services	Applicable Customers
108	Youth Card	Youth Card is exempted from production cost fee, annual fee and small account management fee	Personal customers
109	+Salary Card	(1) +Salary Card is exempted from production cost fee, annual fee and small-amount account management fee. (2) SMS notification is free of charge for each payroll transaction. (3) +Salary Card is exempted from charge on domestic inter-bank cash withdrawal via ATM.	Personal customers
110	Remittance Direct Card	(1) Remittance Direct Card is exempted from production cost fee, annual fee and small-amount account management fee. The SMS notification of balance changes is free for the first year of use. (2) E-banking verification tools, such as UKey and e-token, are free. (3) For one-star, two-star and three-star customers, loss reporting is free of charge, including formal loss reporting, cancellation of inter-city loss reporting of certificates, second-time loss reporting, change of loss originally reported as that of certificates. (4) For one-star customers, the first 10 inter-bank account transfers are free (only via self-service channels, excluding ATM); for two-star customers, the first 70 inter-bank account transfers are free (all channels, excluding ATM) ; for three-star customers, the first 200 inter-bank account transfers are free (all channels, excluding ATM) Note: Self-service channels include ATMs, internet banking, mobile banking, telephone banking, and Easy Merchant Connection (Shang Yi Tong); all channels include counters, ATMs, internet banking, mobile banking, telephone banking, and Easy Merchant Connection (Shang Yi Tong).	Personal customers
111	Love Family Card	Love Family Card is exempted from annual fee and small-amount account management fee	Personal customers
112	Preferential Treatment Certificate for Veterans and Preferential Treatment Certificate for Family Members of Martyrs and Deceased Military Personnel (including Veteran Service Card)	Exempt from card production cost, annual fee, small-amount account management fee, loss reporting fee, account balance change SMS notification fee, e-banking verification tool (UKey and e-token) production cost, inter-bank transfer fee, and domestic inter-bank ATM cash withdrawal fee.	Personal customers
113	Rural Revitalization Card (including Farmer Good Harvest Card and Regional Rural Revitalization Theme Card)	Exempt from card production cost, annual fee, small-amount account management fee, account balance change SMS notification fee, and domestic inter-bank ATM cash withdrawal fee.	Personal customers
114	Flash Card (including the original Tencent Co-branded Card)	Exempted from production cost fee, small-amount account management fee, and annual fee of debit card	Personal customers

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No.	Type of Exclusive Card	Free Services	Applicable Customers
115	Meituan Co-branded Card	Exempted from production cost fee, small-amount account management fee, and annual fee of debit card	Personal customers
116	PSBC Consumer Finance Co-branded Card	Exempted from production cost fee, small-amount account management fee, and annual fee of debit card	Personal customers
117	Fat Tiger Card	Exempt from card production cost, small-amount account management fee, and annual fee of debit cards.	Personal customers
118	U+ Card	U+ Card is exempted from production cost fee, annual fee and small-balance account management fee, fee on SMS notification of balance changes, charge on inter-bank fund transfer and charge on domestic inter-bank cash withdrawal via ATM.	Personal customers

7. Free Services by Regulation

No.	Regulatory Document	Regulations
119	<i>Supplementary Circular of the China Banking Regulatory Commission on Supporting Commercial Banks to Further Improve the Financial Services for Small and Micro Enterprises</i> (CBRC (2011) No.94)	Commercial banks shall not charge commitment fees and fund management fees for small and micro enterprise loans, and strictly limit the financial consultant fees, consulting fees and other fees for small and micro enterprises with an exception of syndicated loans.
120	<i>Notice on Further Standardizing Credit Financing Fees and Reducing the Comprehensive Financing Cost of Enterprises</i> (CBRC (2020) No.18)	Banks shall not charge entrusted payment transfer fee for credit funds. For credit funds that have been allocated but have not been used by the enterprise, no fund management fee shall be charged. For the credit financing for small and micro enterprises, prepayment or deferred penalty shall not be stipulated in the loan contract, and the overdraft commitment fee and credit certification fee of the legal person account shall be cancelled.