

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

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0101001	Inter-bank withdrawal	Inter-bank withdrawal for debit card holders of PSBC	Personal customers	Inter-bank ATM withdrawal in China: RMB3.5 per transaction.	1. Free of charge for Platinum and Diamond card customers. 2. On July 25, 2021, a nationwide special offer was launched to exempt the Bank's debit card holders from service charges of inter-bank ATM withdrawal in China. The expiry date of the special offer will be notified separately.	
				Inter-bank ATM withdrawal overseas: RMB12 plus 5% of withdrawal amount, minimum RMB15 and maximum RMB62.	Diamond card customer: free of charge.	
				Inter-bank withdrawal over the counter (through the intra-city payment settlement system of the PBOC): 1% of withdrawal amount, minimum RMB10 and maximum RMB50. This service is available in some branches, please contact the local branch for details.		
S0101002	Special service of Migrant Worker Bank Card (inter-bank withdrawal over the counter)	Inter-bank withdrawal (Migrant Worker Bank Card special service) over the counter for debit card holders of PSBC	Personal customers	0.5% of withdrawal amount, minimum RMB1 and maximum RMB20.		
S0101003	Convenient withdrawal for farmers	Withdrawal via the telephone banking payment terminal of PSBC or other banks for debit card holders of PSBC	Personal customers	Withdrawal within PSBC: Free of charge from January 1, 2017.		<i>Notice of the People's Bank of China on Matters concerning Strengthening the Administration of Payment and Settlement and Preventing New-Type Illegal and Criminal Activities Related to Telecommunications Network</i> (PBOC[2016] No. 261)
				Inter-bank withdrawal: 0.5% of withdrawal amount, minimum RMB1 per transaction, maximum RMB50 per transaction; some branches shall follow the standard of local regulatory authorities. Please refer to the announcement of local branches for details.		In accordance with <i>the Guiding Opinions of People's Bank of China on Comprehensively Deepening the Construction of Payment Service Environment in Rural Areas</i> (PBOC [2014] No. 235): (1) The first such withdrawal per card every month is free of charge. (2) For charges on convenient cash remittance, inter-bank transfer and remittance for farmers, please refer to standards on personal cash remittance and transfer and remittance over the counter. (3) Some branches shall follow the standard of local regulatory authorities, please refer to the announcement of local branches for details.

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S0101004	Inter-bank transfer and remittance (non-counter channels)	Transfer and remittance from personal deposit accounts (excluding credit card) with PSBC to accounts with other banks via non-counter channels	Personal customers	Inter-bank remittance via internet and mobile banking (through HVPS, BEPS and IBPS of the PBOC): RMB2 per remittance of RMB2,000 or below; RMB5 per remittance of RMB2,000-RMB5,000 (inclusive); RMB10 per remittance of RMB5,000-RMB10,000 (inclusive); RMB15 per remittance of RMB10,000-RMB50,000 (inclusive); 0.03% of transaction amount for remittance over RMB50,000, maximum RMB50.	1. Gold card customer: 40% off on fees. 2. Platinum card customer: 60% off on fees. 3. Diamond card customer: free of charge. 4. Personal internet banking transfer and remittance: free of charge for amount of RMB5,000 or below per transaction, 50% discount on the handling fee over the counter for amount of more than RMB5,000 per transaction, starting from May 1, 2020. 5. Free of charge for mobile banking transfer and remittance.	
				Business Express (through IBPS of the PBOC): RMB2 per remittance of RMB2,000 or below; RMB5 per remittance of RMB2,000-RMB5,000 (inclusive); RMB10 per remittance of RMB5,000-RMB10,000 (inclusive); RMB15 per remittance of RMB10,000-RMB50,000 (inclusive); Business Express (through China UnionPay): This service is available in Tianjin, Jiangsu, Zhejiang, Fujian, Shandong, Guangdong and Xiamen. 1. The charging standard in Tianjin, Jiangsu, Zhejiang, Fujian and Xiamen is consistent with that for inter-bank ATM transfer. 2. Guangdong: RMB3 per remittance of RMB10,000 or below; RMB5 per remittance of RMB10,000-RMB50,000 (inclusive) (no non-local remittance handling fee). 3. Shandong: RMB3 per local remittance of RMB10,000 or below; RMB5 per remittance of RMB10,000-RMB50,000 (inclusive), non-local remittance handling fee is charged at 1% of transaction amount, minimum RMB5 and maximum RMB50.		
				Inter-provincial inter-bank ATM transfer: 1. Card holders in Guangdong (Shenzhen): 5% of transaction amount (minimum RMB2 and maximum RMB50) plus RMB3 per transaction for transfer of RMB10,000 or below; 5% of transaction amount (minimum RMB2 and maximum RMB50) plus RMB5 per transaction for transfer of RMB10,000-RMB50,000 (inclusive). 2. Card holders in Tianjin and Fujian (Xiamen): RMB3 per transaction for transfer of RMB10,000 or below; RMB5 per transaction for transfer of RMB10,000-RMB50,000 (inclusive). 3. Card holders in other places supporting ATM transfer: 1% of transaction amount, minimum RMB5 and maximum RMB50. Intra-provincial non-local inter-bank ATM transfer: no more than the charging standard of inter-provincial inter-bank ATM transfer in the same location. Inter-bank local ATM transfer: RMB3 per transaction for transfer of RMB10,000 or below; RMB5 per transaction for transfer of RMB10,000-RMB50,000 (inclusive).	1. Gold card customer: 40% discount from July 31, 2021. 2. Platinum card customer: 60% discount from July 31, 2021. 3. Diamond card customer: free of charge from July 31, 2021.	

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