

### III. Market-adjusted Prices-RMB Settlement Business-Remittance

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0103001	Remittance	Provision of remittance service for customers	Personal customers	<p>1. Address-based remittance fee: 1% of transaction amount, minimum RMB2 and maximum RMB50, transaction amount mantissa less than RMB1 shall be counted as RMB1.</p> <p>2. Password-based remittance fee: 1% of transaction amount, minimum RMB2 and maximum RMB50, transaction amount mantissa less than RMB1 shall be counted as RMB1.</p> <p>3. Commercial remittance fee: for remittance to merchants, if the fee is agreed to be borne by the remitter, the charge will be 1% of transaction amount, minimum RMB2 and maximum RMB50; if the fee is agreed to be borne by the merchant, the charge will be based on the agreed fee rate. For batch remittance by the merchant, the charge will be based on the agreed fee rate.</p>	<p>1. Free of charge for the address-based remittance to the disaster area after being verified by the superior institution.</p> <p>2. Free of charge for the remittance to the merchants of Red Cross and China Charity Federation.</p>	<p>1. Address-based remittance (e-channels): inform the beneficiary to collect the remittance by delivering withdrawal notice based on the beneficiary's name and address provided by the remitter.</p> <p>2. Password-based remittance: the remitter sets the withdrawal password and informs the beneficiary to withdraw the money with the remittance number, withdrawal password and valid identity document. The customer can apply for the service over the counter or via internet banking, mobile banking, telephone banking and self-service facilities.</p> <p>3. Commercial remittance to the merchant: remittance to merchants like enterprises, public institutions, government bodies, armies and social organizations.</p>
S0103002	Cash withdrawal with common UDPay card over the counter	Provision of cash withdrawal service with common UDPay card in a PSBC branch all over the country for customers	Personal customers	1% of transaction amount, minimum RMB2 and maximum RMB50 per transaction, transaction amount with mantissa less than RMB1 shall be rounded to RMB1.		
S0103003	Acknowledgment service	Inform the remitter of the beneficiary's collection of money by printing and delivering the acknowledgment	Personal customers and merchants	RMB3 for each copy.	For remittance made by merchants, the fee may be exempted as stated in the agreement.	
S0103004	Acknowledgment service for merchants	Inform the merchant in the commercial remittance of the beneficiary's collection of money by printing and delivering the acknowledgment	Merchants	The fee is only charged for commercial remittance made by merchants at RMB1 for each copy.	The fee may be exempted as stated in the agreement based on the qualification of merchants.	

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S0103005	SMS alert	Provision of SMS reply, SMS money sending alert and SMS money collection alert	Personal customers and merchants	RMB1 for each SMS.	For remittance made by merchants, the fee of SMS reply and SMS money sending alert may be exempted as stated in the agreement.	1. SMS reply: the remitter may select the service to be informed of the beneficiary's collection of money via SMS. 2. SMS money sending alert: the remitter may select the service to inform the beneficiary of money sending via SMS. 3. SMS money collection alert: the beneficiary may select the service to inform the remitter of the beneficiary's collection of money via SMS.
S0103006	Remittance message	The customer can fill in a common remittance message or select a default one in the system and print it on the withdrawal notice to tell the beneficiary the purpose of remittance, etc.	Personal customers and merchants	1. Common remittance message fee: free of charge for no more than 6 Chinese characters (12 bytes), RMB0.10 for each additional character. Each punctuation or letter shall be counted as 1 byte; those less than 2 bytes are exempted. 2. Fixed remittance message fee: RMB1 for each one.	For remittance made by merchants, based on the qualification of the merchants, the common remittance message fee may be exempted as stated in the agreement.	
S0103007	Change and return of remittance	The remitter in the password-based and address-based remittance can apply for returning the remittance or changing the beneficiary's name or name and address.	Personal customers	1. Return: RMB2 per transaction. 2. Change: RMB2 per transaction.		
S0103008	Loss reporting	Loss reporting of withdrawal notice and password for password-based remittance.	Personal customers	1. Loss reporting of withdrawal notice: RMB10 for each report. 2. Loss reporting of password for password-based remittance: RMB10 for each report.		