

III. Market-adjusted Prices-Foreign Exchange Business-Personal Foreign Exchange

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0301001	International remittance	Provide customers with remittances services on different channels	Personal customers	<p>1. Outbound remittance via Western Union: based on the tariff of the Western Union.</p> <p>2. Bank-Post remittance: (1) outbound remittance fee: 0.8‰ of the transfer amount in the equivalent of RMB. A minimum of RMB20 is charged for each transaction, up to RMB200 maximum; Telegram fee: RMB70 each; cash/remittance spread (RMB) = remittance amount (foreign currency) * (spot sell rate - cash buy rate); full crediting fee: USD20 per transaction for USD business and EUR17 per transaction for EUR business. (2) Remittance cancellation fee: RMB8 per transaction for cancelling USD remittance, RMB100 per transaction for cancelling remittance in other currencies. (3) Remittance change fee: RMB8 per transaction for changing USD remittance, RMB100 per transaction for changing remittance in other currencies.</p> <p>3. Postal remittance: (1) outbound remittance fee: 1.0% of the transfer amount, charged in RMB. Each transaction is charged for RMB50 minimum, up to RMB200; cash/remittance spread (RMB) = remittance amount (foreign currency) * (spot sell rate - cash buy rate); (2) Remittance cancellation fee: RMB8 per transaction; (3) Remittance change fee: RMB8 per transaction.</p>	Bank-Post Remittance: From April 22, 2020, Gold card holders can enjoy 40% off on remittance fees, platinum card holders can enjoy 60% off on remittance fees, and diamond card holders enjoy remittance free of charge. The above discounted charges do not include telegram fees.	<p>1. "Bank-Post Remittance" refers to sending personal customers' money to overseas bank accounts.</p> <p>2. "Postal remittance" refers to sending personal customers' money to overseas postal agencies.</p>
S0301002	Default redemption	Early redemption of foreign-currency wealth management products within the wealth management contract period.	Personal customers	Charge when the customer applies for early redemption. Default redemption fee = redemption amount*early redemption fee rate. This fee is only applied on products which allows early redemption. Early redemption fee rate is specified in each product's prospectus.		
S0301003	Conversion between cash and exchange	Provide customers with conversion between cash and exchange	Personal customers	cash/exchange spread (RMB)=remittance amount (foreign currency)*(selling rate - cash buying rate)		