

III. Market-adjusted Prices-Credit Card

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0201001	Annual fee	Comprehensive management and upkeeping of credit card account	Starter card customers	1. RMB50 per year for primary card of special cards and RMB20 per year for supplementary card 2. No annual fee for other Starter cards.	First-year annual fee exempted for special cards and no annual fee will be charged after 6 purchases. If there's a special agreement, such agreement shall prevail.	1. Special cards include ETC Co-branded Card, Charity Credit Card, Youth Credit Card, Rilakkuma Themed Card and other card products share the same fee standard and preferential policies as above mentioned. 2. Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Gold card customers	1. Post Auto Club Co-branded Card: RMB100 per year for primary cards and RMB50 per year for supplementary cards. 2. Central China Gourmet Co-branded Card: RMB200 per year for primary cards, RMB60 per year for supplementary cards. 3. Golden Leaf Credit Card C: RMB280 per year. 4. Golden Leaf Credit Card B: RMB500 per year. 5. Golden Leaf Credit Card A: RMB800 per year. 6. Automatic Installment Card (Fortune):RMB298 per year. 7. Automatic Installment Card (Growth):RMB198 per year. 8. Other gold card products: RMB125 per year for primary cards, and RMB60 per year for supplementary cards.	1. First-year annual fee exempted for Post Auto Club Co-branded Card and the annual fee of the next year can be exempted for 6 transactions a year. 2. First-year annual fee exempted for Central China Gourmet Co-branded Card, and the annual fee of the next year can be exempted for 10 transactions a year. 3. Golden Leaf Credit Card C: charge the annual fee in the first year and the annual fee of the next year can be exempted if the single transaction installment or bill installment amount is RMB5,000 or above and that the number of installments is no less than 4; 4. Golden Leaf Card B: charge the annual fee in the first year and the annual fee of the next year can be exempted if the single transaction installment or bill installment amount is RMB5,000 or above and the number of installments is no less than 7; 5. Golden Leaf Card A: charge the annual fee in the first year and the annual fee of the next year can be exempted if the single transaction installment or bill installment amount is RMB10,000 or above and that the number of installments is no less than 5; 6. All Currency Card: first-year annual fee exempted and the annual fee of the next year can be exempted with no less than 12 transactions a year. 7. Automatic Installment Card (Fortune): first-year annual fee exempted and the annual fee of the next year can be exempted for consumption no less than RMB15,000 in total. 8. Automatic Installment Card (Growth): first-year annual fee exempted and the annual fee of the next year can be exempted for consumption no less than RMB10,000 in total. 9. First-year annual fee exempted for other gold card products, and the annual fee of the next year can be exempted for 6 transactions a year. If there's a special agreement, such agreement shall prevail.	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Platinum card customers	Dingzhi Platinum card: RMB2,600 per year for primary cards and RMB1,300 per year for authorized users.	1. Annual fees can be redeemed by certain amount of award points. 2. The annual fees of the first two additional authorized users are waived from December 10, 2015 to December 31, 2025. 3. If there's a special agreement, such agreement shall prevail.	1. Including the platinum card of the corresponding grade 2. Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
				Dingya Platinum card: RMB500 per year for primary cards and RMB200 per year for authorized users.	1. First-year annual fees are exempted and the annual fee of the next year for both primary cards and authorized users can be exempted if total consumption exceeds RMB70,000 or the number of transactions exceeds 20. 2. If there's a special agreement, such agreement shall prevail.	1. Including the platinum card of the corresponding grade 2. Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.

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S0201002	Loss reporting	Loss reporting of card.	Starter card customers	RMB20 per card each time, free for business card.		Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Gold card customers	RMB40 per card each time.		
			Platinum card customers	RMB40 per card each time.	Free of charge from December 31, 2015 to December 31, 2025	
S0201003	Production cost	Provide card issuance/re-issuance/replacement.	All credit card customers	1. For standard credit cards, issuance of new cards is free of charge, re-issuance/replacement of cards costs RMB10 per card. Free of charge for corporate cards. 2. For non-standard credit cards, issuance, re-issuance/replacement of cards costs no more than RMB3,000 per card. Specific charges shall be subject to product introduction.	Re-issuance/replacement of standard platinum cards is free of charge before December 31, 2025.	1. Standard credit cards (including magnetic cards, chip cards, and combo cards) refer to the credit cards with basic financial service functions. Generally, credit cards are standard cards unless otherwise specified. 2. Non-standard credit cards refer to the cards with both functions of the standard cards and other functions featuring personalized service, value-added service, and special processing techniques (including unique-shaped cards). 3. Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201004	Card delivery	Card delivery as requested by customers.	All credit card customers	RMB20 each time	1. Free of charge for the designated products such as EMS Co-branded Card and Tencent Weijia Co-branded Credit Card 2. Free of charge for platinum cards from December 31, 2015 to December 31, 2025	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.

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S0201005	Installment payment	Provide customers with installment business, installment early repayment, etc.	All credit card customers	<p>1. Installment fee shall be charged in accordance with a certain proportion of the total amount of installment, including installment collection and one-time collection, with the rate of 0% to 1.5% for each installment (1 installment per month).</p> <p>2. If bill installment or transaction installment is canceled, customers will be charged RMB20 for each cancellation.</p> <p>3. Installment prepayment penalty: no more than 3% of the outstanding balance. For businesses that the Bank has charged installment fees in full, no installment prepayment penalty will be charged.</p>	The specific discount is subject to the Bank's assessment at the time of processing, and customers can inquire through the official website.	<p>1. The maximum annualized interest rate of installment business conversion is 18.25%. (The above rate is the annualized embedded rate of return calculated based on simple interest of cash flow of cardholder, which is subject to different installment products and billing day interval, the actual number of days each month, prepayment, cooperative merchants and other different situations).</p> <p>2. Handling fee can be charged from individual customers or merchants.</p> <p>3. The specific standard of penalty for installment prepayment shall follow the announcement of the local outlet and the actual agreement.</p>
S0201006	Cash advance	Provide cash advance and overpayment withdrawal services for customers.	Starter card customers	<p>1. Domestic cash advance: 1% of transaction amount, minimum RMB2, plus RMB2 for inter-bank cash advance.</p> <p>2. Overseas cash advance: 1% of transaction amount, minimum RMB15.</p> <p>3. Domestic overpayment withdrawal: 0.5% of transaction amount, minimum RMB2, plus RMB2 for inter-bank withdrawal; free of charge for business cards on intra-bank intra-city withdrawal, 0.5% of transaction amount for cross-province withdrawal, minimum RMB2, plus RMB2 for inter-bank withdrawal.</p> <p>4. Overseas overpayment withdrawal: 1% of transaction amount, minimum RMB15.</p>	<p>1. From August 1, 2018 to December 31, 2025, overpayment withdrawal on intra-city PSBC cards is free of charge.</p> <p>2. For the designated products such as Youth Credit Card, Rilakkuma Co-branded Card, and EMS Co-branded Card, the first cash withdrawal per billing month is free of charge (limited to intra-bank intra-city cards, with overpayment and transfer included).</p>	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Gold card customers	<p>1. Domestic cash advance: 1% of transaction amount, minimum RMB10, plus RMB2 for inter-bank advance.</p> <p>2. Overseas cash advance: 1% of transaction amount, minimum RMB20.</p> <p>3. Domestic overpayment withdrawal: 0.5% of transaction amount, minimum RMB10, plus RMB2 for inter-bank withdrawal; free of charge for intra-city PSBC overpayment withdrawal on Golden Leaf card and automatic installment cards(both Fortune and Growth), 0.5% of transaction amount for inter-bank overpayment withdrawal, minimum RMB10, plus RMB2 for inter-bank overpayment withdrawal.</p> <p>4. Overseas overpayment withdrawal: 0.5% of transaction amount, minimum RMB20.</p>	<p>1. From April 1, 2016 to December 31, 2025, fees for the first 3 domestic cash advance each month are exempted on automatic installment card (Growth), domestic inter-bank overpayment withdrawal is free of charge on automatic installment card (Growth), plus RMB2 for interbank processing.</p> <p>2. For the designated products such as EMS Co-branded Card and Tencent Weijia Co-branded Credit Card, the first cash withdrawal per billing month is free of charge (limited to intra-bank intra-city cash withdrawal, with overpayment and transfer included).</p> <p>3. From August 1, 2018 to December 31, 2025, intra-city withdrawal of overpayment on PSBC cards is free of charge.</p>	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Platinum card customers	<p>1. Domestic cash advance: 1% of transaction amount, minimum RMB10, plus RMB2 for inter-bank advance.</p> <p>2. Overseas cash advance: 1% of transaction amount, minimum RMB20.</p> <p>3. Domestic overpayment withdrawal: 0.5% of transaction amount, minimum RMB10, plus RMB2 for inter-bank withdrawal.</p> <p>4. Overseas overpayment withdrawal: 0.5% of transaction amount, minimum RMB20.</p>	From December 31, 2015 to December 31, 2025, domestic intra-bank overpayment withdrawal is free of charge.	

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S0201007	SMS alert	SMS alert on the credit card account balance change, transaction and repayment in a real time manner.	Starter card customers	RMB3 per month for each account.	1. Free of charge for the designated products such as corporate card, Youth Credit Card, and Rilakkuma Co-branded Card. 2. Free SMS alert for other starter cards on each single transaction of RMB500 and above.	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
			Gold card customers	RMB3 per month for each account.	Free of charge from October 6, 2021 to December 31, 2025.	
			Platinum card customers	RMB3 per month for each account.	Free of charge from December 31, 2015 to December 31, 2025	
S0201008	Late payment charge	Fees charged for failing to pay the minimum repayment amount in full at the due date	All credit card customers	5% of outstanding balance of minimum repayment.		
S0201009	statement reprint	Statement reprint service in addition to monthly paper statements	All credit card customers	Statement reprint is free of charge if it is within the last 3 months from the date of request. For statements 4 months (inclusive) to 12 months (inclusive) earlier, reprint is free of charge for the first time, RMB5/copy for each additional reprint.	Free of charge for platinum cards from December 31, 2015 to December 31, 2025	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201010	Sales slip retrieval fee (within and outside of China)	Retrieval of sales slip for domestic and overseas consumption with credit card.	All credit card customers	RMB10 per copy, RMB50 per original copy.	Free of charge for platinum cards from December 31, 2015 to December 31, 2025	Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201011	Overseas ATM inter-bank inquiry	ATM inter-bank inquiry on the credit card.	All credit card customers	RMB4 each time		Please refer to the Product Introduction page on the official website of PSBC for credit cards with a special agreement.
S0201012	Value-added service fee	PSBC credit card value-added services provided by the Bank or its partners, including but not limited to card number customization, rights customization, etc.	All credit card customers	Charged according to the agreement.	The specific offers are subject to announcements on the official website and other channels.	