

III. Market-adjusted Prices-Guarantee & Commitment

5.1 Domestic Bank Guarantee Business

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0501001	Domestic bank guarantee	Issue domestic bank guarantees for customers	Corporate customers	1. Financing guarantee: charged at 0.125%-1% of the balance of guarantee amount, minimum RMB1,000/quarter, or charged at the agreed rate. 2. Non-financing guarantee: charged at 0.025%-0.5% of the balance of guarantee amount, minimum RMB500/quarter, or charged at the agreed rate.		
S0501002	Guarantee amendment	After the guarantee is issued, amend the guarantee text as requested by the customer within the valid period of guarantee.	Corporate customers	RMB300 per transaction if the amendments do not add any guarantee responsibility; if the amendments add any guarantee responsibility, guarantee fee rate is applied for the increased part.	If the amendments do not add any guarantee responsibility, preferential discount is determined based on the customer's qualification when signing agreement.	

5.2 Commitment Business

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0501003	Revolving loan commitment	After signing the revolving loan agreement with the customer, provide the loan commitment to the customer to whom it has committed to grant loans and who has not used the contract funds.	Corporate customers	Annual fee rate is 0.1 %-0.5%.	Free of charge for micro and small enterprises	
S0501004	Overdraft commitment of corporate account	Commit to allow the overdraft within a certain limit and a certain period if the deposit in some account of the customer is insufficient for payment.	Corporate customers	Annual fee rate is 0.2%-0.5%.	Free of charge for micro and small enterprises	

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S0501005	Daylight overdraft of corporate account	Provide corporate account daylight overdraft and end-of-day settlement.	Corporate customers	Daily fee rate is no more than 0.1‰, negotiable with customers.		
S0501006	Loan proposal and commitment letters	Issue loan proposal and commitment letters to customers.	Corporate customers	1‰ to 5‰ of proposed amount or committed amount.	Key customers and projects that are verified as our marketing focus can be reduced or exempted as appropriate. Free of charge for micro and small enterprises.	
S0501007	Business line of credit	Sign credit line agreement with customers for their easy use and withdraw of funds	Corporate customers (excluding small enterprise customers)	1‰ to 5‰ of unused amount in credit line agreement.	Charges for the customers that are in line with certain requirements can be reduced or exempted as appropriate.	

5.3 Acceptance

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0501008	Risk exposure management fee	PSBC, as the acceptor, satisfies the customer's demand for settlement and short-term financing and provide the acceptance service with the credit of drawer and PSBC's credit.	Corporate customers	Charged at certain percentage of the difference between acceptance amount and deposit amount. Specifically, 1%-2% for a term less than 3 months (inclusive); 2%-3% for a term more than 3 months; or charged at a contractual price.	Free of charge for micro and small enterprises	