

II. Government-guided Prices and Government Pricing

Service Code	Services	Content of Services	Applicable Customers	Rate of Charges	Pricing Model	Promotional Policies	Government Document Number and Effective Date
Z0000001	Fee on personal inter-bank transfer at counters	Account transfer for personal customers at counters from PSBC accounts (excluding credit card) to other banks' accounts (including those in the same city and in other cities).	Personal customers	Through High Value Payment System (HVPS) and Bulk Electronic Payment System (BEPS) of the PBOC RMB2 per transaction for remittance of RMB2,000 or below; RMB5 per transaction for remittance of RMB2,000-RMB5,000 (inclusive); RMB10 per transaction for remittance of RMB5,000-RMB10,000 (inclusive); RMB15 per transaction for remittance of RMB10,000-RMB50,000 (inclusive); 0.03% per transaction, maximum RMB50 for remittance of over RMB50,000.	Government-guided price	1. Free of charge for inter-bank remittance for donation to special account for disaster relief. 2. 40% discount for gold card customer. 3. 60% discount for platinum card customer. 4. Free of charge for diamond card customer	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks</i> (NDRC Price [2014] No.268), effective from August 1, 2014. <i>Notice on Exemption from Partial Service Fees by Banking Institutions</i> (CBIRC [2011] No.22), effective from July 1, 2011.
				Through the intra-city payment settlement system of the PBOC: no more than the fee rate of inter-bank account transfer at counters and remittance through the HVPS and BEPS of the PBOC. This service is available in some branches. Please contact the local branch for details.	Government-guided price		<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks</i> (NDRC Price [2014] No.268), effective from August 1, 2014.
Z0000002	Fee on corporate inter-bank transfer at counters	Account transfer for corporate customers at counters from PSBC accounts (excluding credit card) to other banks' accounts (including those in the same city and in other cities).	Corporate customers	Inter-province transfer: RMB5 for each transfer of RMB10,000 or below; RMB10 for each transfer of RMB10,000-RMB100,000(inclusive); RMB15 for each transfer of RMB100,000-RMB500,000 (inclusive); RMB20 for each transfer of RMB500,000-RMB1 million (inclusive); 0.002% of transfer amount, maximum RMB200 for transfer of more than RMB1 million. If the customer requests real-time crediting, the fee increases by 20% up to RMB200. Intra-province inter-bank transfer fee shall not exceed inter-province transfer fee.	Government-guided price	1. The fee is free of charge for the transfer of vault funds, funds for disaster relief, and pension for the disabled or for the family of the deceased; RMB2 per deal is charged for the transfer of staff salaries, retirement pay, and pension. For bulk agency payment of staff salaries, retirement pay, and pension, the fee shall be charged according to the agreement signed with the entrusting entity. The above-mentioned start and end dates shall be subject to the requirements set forth in the documents of regulators. 2. Customers who meet the Bank's key marketing standards can be exempted or given preferential offers. It is valid from August 1, 2022 to July 31, 2023. 3. For micro and small enterprises and self-employed individuals with a transaction of less than RMB100,000 (inclusive), the corporate inter-bank transfer and remittance transactions to accounts of the Bank will be discounted by no more than 10% of the current fee rate per transaction. If the rate on the baseline date is lower than the above standard, the rate on the baseline date shall apply. It is valid from September 30, 2021 to September 29, 2024.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks</i> (NDRC Price [2014] No.268), effective from August 1, 2014. <i>Notice on Reducing the Handling Fees for Small and Micro Enterprises and Privately or Individually-owned Businesses</i> (Y.F. [2021] No. 169), effective from September 30, 2021. The base date is on June 25, 2021.

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Z0000003	Cash remittance fee for personal customers	Transfer the personal customer's cash to a PSBC account in a different city or the account with other banks (including that in the same city and in other cities)	Personal customers	Transfer to PSBC account in other provinces: 5‰ of transaction amount per transaction, maximum RMB50. Transfer to PSBC account in the same province: no more than the fee of inter-province PSBC remittance.	Government-guided price	Since October 1, 2018, cash remittance to non-local account business has been free of charge nationwide. The end date of the promotion shall be subject to further notice.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks (NDRC Price [2014] No.268)</i> , effective from August 1, 2014.
				Inter-bank remittance (through the intra-city payment settlement system of the PBOC): 5‰ of remittance amount, maximum RMB50. This service is available in some branches. Please contact the local branch for details.	Government-guided price		<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks (NDRC Price [2014] No.268)</i> , effective from August 1, 2014.
Z0000004	Handling fee of check	Handle the check business for personal or corporate customers	Personal and corporate customers	RMB0.6 per transaction	Government-guided price	Charge will be exempted from September 30, 2021 to September 29, 2024.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks (NDRC Price [2014] No.268)</i> , effective from August 1, 2014.
Z0000005	Loss reporting fee of check	Handle the loss reporting of check for personal or corporate customers	Personal and corporate customers	0.1% of face value, if less than RMB5, charge RMB5	Government Pricing	Charge will be canceled from September 30, 2021.	<i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks (NDRC Price [2014] No.268)</i> , effective from August 1, 2014.
Z0000006	Check production cost	Check sold to personal or corporate customers	Personal and corporate customers	RMB0.40 for each one	Government Pricing	Charge will be canceled from September 30, 2021.	<i>Notice on Reducing the Handling Fees for Small and Micro Enterprises and Privately or Individually-owned Businesses (Y.F. [2021] No. 169)</i> , effective from September 30, 2021.

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Z0000007	Handling fee of cashier's check	Handle the cashier's check for personal or corporate customers	Personal and corporate customers	RMB0.6 per transaction	Government-guided price	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	<p><i>Notice on Printing and Issuing the Tariff of Government-guided Prices and Government Pricing for Services Offered by Commercial Banks</i> (NDRC Price [2014] No.268), effective from August 1, 2014.</p> <p><i>Notice on Cancellation and Suspension of Charges on Part of Basic Financial Services Offered by Commercial Banks</i> (NDRC Price Rule [2017] No.1250), effective from August 1, 2017.</p> <p><i>Notice on Reducing the Handling Fees for Small and Micro Enterprises and Privately or Individually-owned Businesses</i> (Y.F. [2021] No. 169), effective from September 30, 2021.</p>
Z0000008	Loss reporting fee of cashier's check	Handle the loss reporting of cashier's check for personal or corporate customers	Personal and corporate customers	0.1% of face value, if less than RMB5, charge RMB5	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000009	Cashier's check cost	Cashier's check sold to personal or corporate customers	Personal and corporate customers	RMB0.48 for each one	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000010	Handling fee of bank draft	Handle the bank draft for personal or corporate customers	Personal and corporate customers	RMB1.00 per transaction	Government-guided price	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000011	Loss reporting fee of bank draft	Handle the loss reporting of bank draft for personal or corporate customers	Personal and corporate customers	0.1% of face value, if less than RMB5, charge RMB5	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	
Z0000012	Bank draft cost	Bank draft sold to personal or corporate customers	Personal and corporate customers	RMB0.48 for each copy	Government Pricing	Charge will be exempted from August 1, 2017 and will be canceled from September 30, 2021.	