

III. Market-adjusted Prices-RMB Settlement Business-Personal Account

Business Code	Services	Content of Services	Applicable Customers	Rate of Charges	Promotional Policies	Remarks
S0102001	Small-amount account management	Account management service of demand deposit account with the average daily balance of less than RMB100 every quarter	Personal customers	RMB3 per quarter.	Free of charge from December 15, 2021.	
S0102002	Annual fee of debit card	Account management service for debit card holders	Personal customers	No more than RMB10 per card every year.	<p>1. Secondary vocational student assistance card and high school student assistance card are free of charge for three years from the date of account opening.</p> <p>2. Free of charge for gold card, platinum card and diamond card customers.</p> <p>3. In accordance with the documents of NDRC Price [2014] No.268 and NDRC Price Provision [2017] No. 1250, the only account (excluding credit card and vip account) opened by a customer in our bank is automatically exempted from annual fee and account management fee (including small account management fee, similarly hereinafter) and for customers with multiple accounts with our bank, one of the accounts (excluding credit card and vip account) designated by customers after their application is exempted from annual fee and account management fee.</p> <p>4. Social service and fiscal fund accounts such as accounts with agency payment of minimum living allowance, social security, medical insurance, unemployment insurance, pension, retirement benefits, house provident fund, as well as other qualified agency payment accounts can be exempted from annual fees, executed in accordance with CBRC [2011] No. 22.</p> <p>5. Since October 1, 2018, all debit cards ineligible for any of the above promotional policies have been exempted from annual fee nationwide. The end date of the promotion shall be subject to further notice.</p>	
S0102003	Production cost of debit card	Provision of debit card voucher for personal deposit accounts (including issuance and replacement of cards)	Personal customers	<p>1. Debit card (magnetic stripe): no more than RMB5 per card.</p> <p>2. Financial IC debit card with basic functions: no more than RMB5 per card, except for card replacement due to customers' own reasons; no more than RMB10 per card in case of card replacement due to customers' own reasons.</p> <p>3. Financial IC Co-brand Card/Theme Card: no more than RMB40 per card.</p> <p>4 Personalized card: no more than RMB100 per card.</p> <p>5. Card made of special material: no more than RMB1000 per card.</p>	<p>1. Free of charge for gold card, platinum card and diamond card customers.</p> <p>2. Secondary vocational student assistance card and high school student assistance card are free of production cost.</p>	<p>1. The theme cards mentioned here are the co-branded debit cards which don't have an explicit co-brand and rely on some cultural elements or life concepts to attract and serve certain customer groups.</p> <p>2. Personalized cards refer to debit cards with customized card number, customized card face, customized personalized elements and other services.</p> <p>3. Cards made of special material refer to the debit cards with special technology or made of special material.</p>

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S0102004	Production cost of e-banking security authentication tools	Provision of security verification tools for customers (including e-token and UKey)	Personal customers	E-token and UKey: RMB20 each.	E-token and UKey are given free of charge to personal VIP customers (including gold, platinum and diamond card holders), gold credit card holders (platinum credit card), and customers obtaining e-banking security verification tools via ITMs.	The replacement of security authentication tools damaged not due to customer reasons is free of charge.
S0102005	Loss reporting of voucher	Loss reporting of voucher from customers	Personal customers	1. Formal loss reporting: no more than RMB10 for each report. 2. Non-local cancellation of loss reporting: no more than RMB2 for each report. 3. Loss reporting of loss reporting application form: no more than RMB5 for each report. 4. Change of lost items for the password loss report: no more than RMB10 per transaction.	Free of charge for gold card, platinum card and diamond card customers.	1. Formal loss reporting of voucher means that the customer applies for the formal loss reporting over the counter after the deposit voucher is lost and the loss reporting is always valid. 2. Non-local cancellation of loss reporting of voucher means that the customer applies for the cancellation of loss reporting of voucher in a city different from the one where the account opening branch locates after the deposit voucher reported lost is retrieved. 3. Loss reporting of loss reporting application form means that the customer applies for loss reporting of application form for formal loss reporting of voucher after the form is lost. 4. Change of lost items for the password loss reporting means that the customer applies for changing the password loss reporting to the loss reporting of both voucher and password when the voucher is lost after the password loss reporting.
S0102006	Account statement printing	Printing personal deposit account statement for customers	Personal customers	Time span between the date of business processing and the date of printing: within and including 1 year: free of charge Longer than one year but within two years (inclusive): No more than RMB10 per time/card. Longer than two years: No more than RMB20 per time/card.	1. Free of charge for gold card, platinum card and diamond card customers. 2. Printing statements of accounts via self-service equipment channels such as ITM is free of charge.	

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S0102007	Overseas inter-bank ATM inquiry	Provision of balance inquiry service via ATM of other banks overseas (including Hong Kong, Macau and Taiwan) for PSBC debit card holders	Personal customers	RMB4 each time	RMB2 each time for platinum card customers and free for diamond card customers.	
S0102008	Account activity alert	SMS alert on account activities	Personal customers	1. Demand deposit account activity alert: no more than RMB3 per month and RMB30 per year. 2. Agency payroll credit alert: no more than RMB1 per month and RMB10 per year. 3. Withdrawal alert: no more than RMB2 per month and RMB20 per year. 4. Transfer credit alert: no more than RMB2 per month and RMB20 per year. 5. Tax withholding and remitting alert: no more than RMB2 per month and RMB20 per year.	1. Free of charge for secondary vocational student assistance card and high school student assistance card. 2. Free of charge for five demand deposit accounts of gold card, platinum card and diamond card customers.	
S0102009	Issue of personal deposit certificate	Provision of written deposit certificate for customers	Personal customers	RMB20 for each copy.	Free of charge for gold card, platinum card and diamond card customers.	
S0102010	Express service	Provide the service of sending debit card vouchers and letters to customers by mail or express.	Personal customers	No higher than RMB20/mail.		