

Service Price List of Luzhou Bank

I. Services with Fees Exempted or Reduced in Accordance with Regulatory Provisions

S/N	(I) Notice on Waiving Some Service Charges of Banking and Financial Institutions (YJF [2011] No. 22) issued by the China Banking Regulatory Commission
1	Personal savings account opening and cancellation fees
2	Personal bank settlement account opening and cancellation fees
3	Handling fees for intra-city deposits, withdrawals and transfers of personal accounts (excluding credit card accounts)
4	Personal account password change and reset fees
5	Service fee for domestic personal account inquiry over the bank's counters or via ATMs, E-bank, etc.
6	Personal passbook account opening fee, passbook account cancellation fee, and passbook replacement fee
7	Annual fee and account management fee (including petty account management fee) for payroll credit accounts, retirement pension accounts, subsistence allowance accounts, medical insurance accounts, unemployment insurance accounts and housing provident fund accounts opened under signed agreements
8	Inter-bank transfer fee, electronic remittance & transfer fee, postage and telegram fee for donation to special account for disaster relief
9	Fee for providing electronic statements of personal accounts within 12 months (inclusive) by the bank
10	Fee for providing the bank's monthly statements of personal accounts on paper (at least once a month), except for certain statements specifically customized by some financial consumers
11	Fee for providing the bank's statements of personal accounts within 12 months (inclusive) on paper (at least once per year), except for certain statements specifically customized by some financial consumers
S/N	(II) Supplementary Notice of the China Banking Regulatory Commission on Supporting Commercial Banks in Further Improving Financial Services for Small and Micro Enterprises (YJF [2011] No. 94)
12	Starting from the day of receiving this <i>Notice</i> , except for syndicated loans, commercial banks are not allowed to charge commitment fees or fund management fees for loans to small and micro enterprises and are strictly limited in charging financial advisory fees, consultation fees, and other fees for small and micro enterprises. (The term "loans to small and micro enterprises" includes loans issued by commercial banks to small and micro enterprises as well as individual business loans. Classification standards for relevant enterprises are implemented in accordance with the <i>Notice on Printing and Distributing the Provisions of Classification Standards for Small and Medium-sized Enterprises</i> (GXBLQY [2011] No. 300).
S/N	(III) Notice on Printing and Distributing the Catalogue of the Government-Guided Prices and Government-Decided Prices for Services Provided by Commercial Banks (FGJG [2014] No. 268)
13	For bank clients who do not enjoy waivers for account management fees and annual fees, commercial banks shall provide, upon client application, an account that is exempt from account management fees and annual fees.
14	Commercial banks providing SMS notifications for account balance changes to their clients and charging for this service must first enter into contracts with the clients through outlets or electronic channels. Banks are not allowed to charge clients if no contract is established.
S/N	(IV) Notice of the National Development and Reform Commission and the China Banking Regulatory Commission on Cancellation and Suspension of Charges

<i>for Some Basic Financial Services of Commercial Banks (FGJGG [2017] No. 1250)</i>	
15	Cancel the handling fee for non-local personal cash withdrawals over the counters of the banks. Commercial banks offer free cash withdrawal services for their individual clients through non-local counters (including ATMs) of the banks (excluding credit card cash withdrawals).
16	Suspend the collection of handling fees, loss reporting fees and production fees for promissory notes and bank drafts, among other six charges.
17	According to the client's application, the annual fee and account management fee (including petty account management fee, the same below) will not be charged for a designated bank account (excluding credit card and VIP accounts) by the banks. Commercial banks should take the initiative to inform and prompt clients to apply for designated free accounts through the banks' websites, mobile apps, bulletin boards of business outlets, and other channels, as well as when handling business for clients. For clients who have not applied, commercial banks should proactively waive the annual fee and account management fee for their sole account (excluding credit card and VIP accounts) opened at the banks.
S/N	<i>(V) Notice on Further Regulating Credit Financing Charges and Reducing the Comprehensive Cost of Enterprise Financing (YBJF [2020] No. 18)</i>
18	Cancel the credit fund management fee and other charges. Banks shall not charge transfer fees for entrusted payment of credit funds. No fund management fee shall be charged for credit funds that have been allocated but not yet used by enterprises. For credit financing of small and micro enterprises, it is not allowed to stipulate the liquidated damages for early repayment or delayed use of funds in the loan contract, and the corporate account overdraft commitment fee and credit fund certification fee shall be canceled.
19	If a bank adopts the reimbursement system for the mortgage registration fee advanced by enterprises, it shall establish a registration ledger and assign special personnel to follow up.
20	If a bank introduces external data, information or ratings for the purpose of credit granting evaluation, it shall not require enterprises to pay relevant fees.
21	For the financing of small and micro enterprises, if a bank is the first beneficiary of the borrower's accident insurance, the insurance premiums are borne by the bank; if the bank is the claimant for property mortgage insurance, the insurance premiums are jointly borne by the bank and the enterprises in a reasonable proportion.
22	For credit financing of small and micro enterprises, banks are encouraged to proactively bear the notarial fees for compulsory execution.
S/N	<i>(VI) Notice on Reducing Payment Fees for Micro and Small Enterprises and Individual Businesses (YF [2021] No. 169)</i>
23	Lower charges for bank account services. Encourage commercial banks to exempt small and micro enterprises and individual businesses from all corporate settlement account management fees and annual fees on the basis of waiving management fees (including petty account management fees but excluding dormant account management fees) and annual fees of one account. (The period of fee reduction is three years)
24	Reduce the service charge for RMB transfer and remittance. Commercial banks should offer a discount of 10% off the current government-guided price standard for the single inter-bank corporate transfer and remittance of RMB 100,000 or less conducted by small and micro enterprises and individual businesses through counter channels. If the actual charging standard is lower than the above standard, banks are encouraged to continue to implement the actual charging standard. The People's Bank of China has directed clearing institutions to offer a discount on single transactions of RMB 100,000 or less in the small batch payment system and the online payment inter-bank clearing system at 90% of the current rates. Bank card clearing institutions shall waive inter-bank transfer and remittance fees for small and micro enterprise cards and corporate statement cards. (The period of fee reduction is three years)
25	Cancel some bill business charges. Commercial banks shall cancel production fees and loss reporting fees for checks, as well as handling fees, production fees and loss reporting fees for promissory notes and bank drafts. (The period of fee reduction is long-term)
26	Reduce bank card swiping fees. Bank card clearing institutions shall coordinate member institutions to offer a 10% discount on service charges of debit card issuers

and network service fees for standard merchants based on the current government-guided price, with the cap value remaining unchanged. For preferential merchants, the service charges of debit card issuers and network service fees will continue to be offered at a 22% discount based on the current government-guided price. Acquiring institutions should simultaneously reduce their acquiring service fees for merchants, effectively transmitting the benefits from issuing banks and bank card clearing institutions to the merchants. (The period of fee reduction is three years)
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II. Services with Fees Specially Reduced or Exempted by Luzhou Bank

S/N	Services
(I) Bank Card and Account Services	
1	Debit card production fee
2	Handling fee for loss reporting of passbook, deposit receipt and debit card
3	Handling fee for inter-bank ATM cash withdrawal using a debit card
4	Annual fee of debit card
5	Handling fee for cash withdrawal at farmer-aiding withdrawal service points with our bank card
6	SMS service fee of business card
7	Annual fee of business card
8	Production fee of business card
9	Overseas ATM inquiry fee for business card
10	Loss reporting fee for business card
11	Handling fee for changing business card
12	Express fee for business card
13	Production fee of cash payment slip, deposit receipt and bank draft application
14	Production fee of deposit receipt (carbonless copy paper) and collection voucher
15	Production fee of telegraphic transfer voucher
16	Handling fee for check
17	Handling fee for inter-bank over-the-counter personal transfer/remittance
18	Handling fee for inter-bank over-the-counter corporate transfer/remittance
19	Handling fee for personal cash remittance
20	Handling fee for opening corporate settlement account
21	Information change of corporate settlement account
22	Seal change

23	Management fee of corporate settlement account
24	Production fee of payment password generator
25	Petty account management fee
26	Inquiry of corporate settlement account information (current year)
27	Inquiry of corporate settlement account information (cross-year)
28	Bank statement reprinting (current year)
29	Bank statement reprinting (cross-year)
30	Receipt reprinting
31	Large cash withdrawal for basic deposit account clients
32	Large cash withdrawal for temporary account clients
33	Counting and sorting small change
34	Certificate of personal deposit for those going abroad
(II) E-banking Services	
35	Service fee for personal online banking certificate
36	Handling fee for freezing, renewal, and reissuance of personal online banking certificate
37	Postal and telecommunications fees of personal online banking inter-bank transfer large-sum payment transaction
38	Postal and telecommunications fees of personal online banking inter-bank transfer small payment transaction
39	Production fee of USB key for personal online banking
40	Production fee of USB key for corporate e-banking
41	Service fee for corporate e-banking certificate
42	Handling fee for corporate e-banking inter-bank transfer
43	Service fee for mobile banking certificate
44	Handling fee for mobile banking transfer and remittance
45	Production fee of electronic password generator for mobile banking
46	Handling fee for personal inter-bank transfer through mobile integrated terminals
47	Handling fee for personal inter-bank transfer through self-service machines
48	Personal SMS banking
49	Corporate SMS banking
(III) International Business	

50	Loss reporting of personal foreign currency deposit receipt
51	Management fee of petty foreign currency account
52	Opening fee of corporate foreign currency account
53	NRA account opening fee for overseas institutions
54	Fee for information change of corporate foreign currency account
55	Fee for seal change of corporate foreign currency account
56	Management fee of corporate foreign currency account
(IV) Credit and Guarantee Commitment Services	
57	Letter of intent for loan
58	Bank confirmation request, deposit certificate, and capital certificate
(VII) Other Comprehensive Services	
59	Entrusted collection of payment and collection with acceptance
60	Payroll credit
Note: Please refer to the announcement of the bank's market-adjusted price services for specific preferential measures for the bank's special fee reduction and exemption services.	

III. Services with Government-Decided Prices

S/N	Service Objects	Services	Charging Standard	Service Content	Preferential Measures	Charging Basis	Remarks
1	Corporate/individual clients	Production fee of check	RMB 0.4 for each one	Check vouchers sold to individual or corporate clients	According to the requirements of YF [2021] No. 169, the charge is canceled from September 30, 2021	FGJ [2014] No. 268	
2	Corporate/individual clients	Loss reporting fee of check	0.1% of the face amount (charge RMB 5 for less than RMB 5)	Handle the loss reporting of checks for individual or corporate clients	According to the requirements of YF [2021] No. 169, the charge is canceled from September 30, 2021	FGJ [2014] No. 268	

3	Corporate/individual clients	Production fee of promissory note	RMB 0.48 for each one	Promissory note vouchers sold to individual or corporate clients	The charge is suspended as per FGJGG [2017] No. 1250 and canceled from September 30, 2021 according to the requirements of YF [2021] No. 169	FGJ [2014] No. 268	
4	Corporate/individual clients	Loss reporting fee of promissory note	0.1% of the face amount (charge RMB 5 for less than RMB 5)	Handle loss reporting of promissory notes for individual or corporate clients	The charge is suspended as per FGJGG [2017] No. 1250 and canceled from September 30, 2021 according to the requirements of YF [2021] No. 169	FGJ [2014] No. 268	
5	Corporate/individual clients	Production fee of bank draft	RMB 0.48 for each one	Bank draft vouchers sold to individual or corporate clients	The charge is suspended as per FGJGG [2017] No. 1250 and canceled from September 30, 2021 according to the requirements of YF [2021] No. 169	FGJ [2014] No. 268	

6	Corporate/individual clients	Loss reporting fee of bank draft	0.1% of the face amount (charge RMB 5 for less than RMB 5)	Handle the loss reporting of bank drafts for individual or corporate clients	The charge is suspended as per FGJGG [2017] No. 1250 and canceled from September 30, 2021 according to the requirements of YF [2021] No. 169	FGJ [2014] No. 268	
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IV. Services with Government-guided Prices

S/N	Service Objects	Services	Charging Standard	Service Content	Preferential Measures	Charging Basis	Remarks
7	Corporate clients	Production fee of cash payment slip, deposit receipt and bank draft application	RMB 3 for each one	Cash payment slip, deposit receipt and bank draft application vouchers sold to individual or corporate clients	Temporary exemption (from September 30, 2021 to September 30, 2024)	JJF [1996] No. 184	
8	Corporate clients	Production fee of deposit receipt (carbonless copy paper) and collection voucher	RMB 4 for each one	Deposit receipts (carbonless copy paper) and collection vouchers sold to individual or corporate clients	Temporary exemption (from September 30, 2021 to September 30, 2024)	JJF [1996] No. 184	
9	Corporate clients	Production fee of telegraphic transfer voucher	RMB 5 for each one	Telegraphic transfer vouchers sold to individual or corporate clients	Temporary exemption (from April 29, 2022 to September 30, 2024)	JJF [1996] No. 184	
10	Individual clients	Handling fee for inter-bank over-the-counter personal transfer/remittance	RMB 2 for each transaction of less than RMB 2,000 (including RMB 2,000); RMB 5 for each transaction of RMB 2,000-RMB 5,000 (including RMB 5,000); RMB 10 for each transaction of RMB 5,000-RMB 10,000 (including RMB 10,000); RMB 15 for each	Transfer the funds of individual clients from the bank's account (excluding credit card) to accounts of other banks (including local and non-local) over the counter	Temporary exemption (from April 29, 2022 to September 30, 2024)	FGJ [2014] No. 268	According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of

			transaction of RMB 10,000-RMB 50,000 (including RMB 50,000); 0.03% of the amount will be charged for each transaction of more than RMB 50,000, with a maximum charge of RMB 50.				credit funds.
11	Corporate clients	Handling fee for inter-bank over-the-counter corporate transfer/remittance	RMB 5 for each transaction of less than RMB 10,000 (including RMB 10,000); RMB 10 for each transaction of RMB 10,000-100,000 (including RMB 100,000); RMB 15 for each transaction of RMB 100,000-500,000 (including RMB 500,000); RMB 20 for each transaction of RMB 500,000-1 million (including RMB 1 million); 0.002% of the amount will be charged for each transaction of more than RMB 1 million, with a maximum charge of RMB 200.	Transfer the funds of corporate clients from the bank's account to accounts of other banks (including local and non-local) over the counter	Temporary exemption (from April 29, 2022 to September 30, 2024)	FGJ [2014] No. 268	According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
12	Individual clients	Handling fee for personal cash remittance	Each remittance is charged at 0.5% of the amount, with a maximum charge of RMB 50. (If the bank client requires real-time transfer to the account, the charging standard will rise by no more than 20% on this basis, but the maximum charging standard for each transaction will remain unchanged.)	Remit individual clients' cash to non-local accounts of the bank or accounts of other banks (including local and non-local)	Temporary exemption (from April 29, 2022 to September 30, 2024)	FGJ [2014] No. 268	
13	Corporate/individual	Handling fee for check	RMB 1 per transaction	Provide check services for individual or corporate	Temporary exemption (from April	FGJ [2014] No. 268	

	clients			clients	29, 2022 to September 30, 2024)		
14	Corporate/individual clients	Handling fee for promissory note	RMB 1 per transaction	Provide promissory note services for individual or corporate clients	The charge is suspended as per FGJGG [2017] No. 1250 and canceled from September 30, 2021 according to the requirements of YF [2021] No. 169	FGJ [2014] No. 268	
15	Corporate/individual clients	Handling fees for bank draft	RMB 1 per transaction	Provide bank draft services for individual or corporate clients	The charge is suspended as per FGJGG [2017] No. 1250 and canceled from September 30, 2021 according to the requirements of YF [2021] No. 169	FGJ [2014] No. 268	

V. Services with Market-adjusted Prices

S/N	Service Objects	Services	Charging Standard	Service Content	Preferential Measures	Charging Basis	Remarks
(I) Bank Card and Account Services							
1. Debit card							
16	Individual clients	Debit card production fee	Social security card: RMB 20/card; non-social security card: RMB 15/card	Provide debit cards	Temporary exemption (from now until December 31, 2026)		
17	Individual clients	Handling fee for loss reporting of passbook, deposit receipt and debit card	RMB 5/transaction	Loss reporting service for passbook, deposit receipt and debit card	Temporary exemption (from now until December 31, 2026)		
18	Individual clients	Handling fee for inter-bank ATM cash withdrawal using a debit card	RMB 3.5/transaction	Provide cardholders with inter-bank cash withdrawal service	Temporary exemption (from now until December		

				through UnionPay ATMs	31, 2026)		
19	Individual clients	Annual fee of debit card	RMB 10/card/year	Annual fee for the use of debit card	Temporary exemption (from now until December 31, 2026)		
20	Individual clients	Handling fee for cash withdrawal at farmer-aiding withdrawal service points with bank cards	Debit card of Luzhou Bank: RMB 1/transaction; debit cards of other banks: RMB 2/transaction	Farmer-aiding withdrawal service	Temporary exemption of handling fee for debit card of Luzhou Bank (from now until December 31, 2026)		Charged according to the requirements of CYBF [2014] No. 317
2. Business card							
21	Individual clients	SMS service fee of business card	RMB 2/card/month/phone number	SMS prompt service	Temporary exemption (from October 29, 2021 to December 31, 2024)		Domestic regions do not include Hong Kong, Macao, and Taiwan; overseas regions include Hong Kong, Macao, and Taiwan.
22	Individual clients	Annual fee of business card	RMB 60/year	Annual fee for the use of business card			
23	Individual clients	Production fee of business card	RMB 20/card	Provide business cards			
24	Individual clients	Overseas ATM inquiry fee for business card	RMB 4/transaction	Overseas ATM balance inquiry			
25	Individual clients	Loss reporting fee for business card	RMB 20/transaction	Loss reporting service of business card			
26	Individual clients	Handling fee for changing business card	RMB 20/transaction	Business card change service			
27	Individual clients	Express fee for business card	RMB 20/package	Card mailing			
28	Individual clients	Liquidated damages for business card	5% of the outstanding amount of the minimum repayment, with a minimum charge of RMB 1 and a maximum charge of RMB 100.	If the debt is not repaid within the stipulated time, an additional charge of a certain percentage of the outstanding amount will be imposed			

29	Individual clients	Handling fee for cash advance with business card	<p>1. Free for domestic transactions within our bank.</p> <p>2. 0.5% per transaction for domestic inter-bank transactions, with a minimum of RMB 2 and a maximum of RMB 50 per transaction.</p> <p>3. 1% + RMB 12 per transaction for overseas transactions, with a minimum of RMB 13 and a maximum of RMB 112 per transaction.</p>	Provide cash withdrawal services to cardholders through our counters or UnionPay ATMs			
30	Individual clients	Handling fee for overpayment refund of business card	<p>1. Free for domestic transactions.</p> <p>2. RMB 12 per transaction for overseas transactions.</p>	Cardholders withdraw overpaid funds deposited in their business card accounts			
31	Individual clients	Handling fee for installment service of business card	Total installment amount * 0.5% * number of installments	Provide cardholders with bill installment or consumption installment services			
3. Account service							
32	Corporate clients	Handling fee for opening corporate settlement account	RMB 50/account	Corporate settlement account opening service	Temporary exemption (from April 29, 2022 to September 30, 2024)		
33	Corporate clients	Information change of corporate settlement account	RMB 10/time	Corporate settlement account information change service	Temporary exemption (from April 29, 2022 to September 30, 2024)		

34	Corporate clients	Seal change	RMB 10/time	Seal change service	Temporary exemption (from April 29, 2022 to September 30, 2024)		
35	Corporate clients	Management fee of corporate settlement account	RMB 150/year	Corporate settlement account management service	Temporary exemption (from April 29, 2022 to September 30, 2024)		In accordance with the requirements of FGJGG [2017] No. 1250, the annual fee and account management fee (including petty account management fee) will not be charged for a designated bank account (excluding credit card and VIP accounts) by the bank according to the client's application.
36	Corporate clients	Production fee of payment password generator	RMB 280/Nr.	Provide payment password generators	Temporary exemption (from April 29, 2022 to September 30, 2024)		

37	Individual clients	Petty account management fee	RMB 3 per quarter if the average daily deposit per quarter is less than RMB 300 (of which: no charge for payroll credit accounts, retirement pension accounts, subsistence allowance accounts, medical insurance accounts, unemployment insurance accounts and housing provident fund accounts opened under signed agreements)	Management service for accounts with an average daily deposit of less than RMB 300 per quarter	Temporary exemption (from April 29, 2022 to September 30, 2024)		In accordance with the requirements of FGJGG [2017] No. 1250, the annual fee and account management fee (including petty account management fee) will not be charged for a designated bank account (excluding credit card and VIP accounts) by the bank according to the client's application.
38	Individual clients	Certificate of personal deposit for those going abroad	RMB 20/transaction	Provide a written certificate of the client's deposit in the bank	Temporary exemption (from April 29, 2022 to September 30, 2024)		
39	Corporate clients	Inquiry of corporate settlement account information (current year)	RMB 10/time	Inquire the current-year account information for clients	Temporary exemption (from April 29, 2022 to September 30, 2024)		
40	Corporate clients	Inquiry of corporate settlement account information (cross-year)	RMB 20/time	Inquire the cross-year account information for clients	Temporary exemption (from April 29, 2022 to September 30,		

					2024)		
41	Corporate clients	Bank statement reprinting (current year)	RMB 10/time	Reprint the current-year historical transaction records for clients	Temporary exemption (from April 29, 2022 to September 30, 2024)		
42	Corporate clients	Bank statement reprinting (cross-year)	RMB 20/time	Reprint the cross-year historical transaction records for clients	Temporary exemption (from April 29, 2022 to September 30, 2024)		
43	Corporate clients	Receipt reprinting	RMB 10/copy	Reprint the transaction receipt for clients	Temporary exemption (from April 29, 2022 to September 30, 2024)		
44	Corporate clients	Large cash withdrawal for basic deposit account clients	1% charge for daily accumulated cash withdrawals exceeding RMB 50,000, with a maximum charge of RMB 200	Cash withdrawal from basic deposit account	Temporary exemption (from April 29, 2022 to September 30, 2024)		
45	Corporate clients	Large cash withdrawal for temporary account clients	2% charge for daily accumulated cash withdrawals exceeding RMB 50,000, with a maximum charge of RMB 500	Cash withdrawal from temporary deposit account	Temporary exemption (from April 29, 2022 to September 30, 2024)		
46	Corporate/individual clients	Counting and sorting small change (with a face value of less than RMB 5 (inclusive))	No charge for 200 pieces (or notes) or less; for more than 200 pieces (or notes), a fee is charged. The minimum charge is RMB 5 per transaction, and an additional RMB 1	Count small changes with a face value of less than RMB 5 (inclusive)	Temporary exemption (from April 29, 2022 to September 30, 2024)		

			is charged for each additional 100 pieces (or notes).				
47	Corporate clients	Service fee for fund supervision (custody)	The fee is charged based on a certain proportion of the supervision (custody) amount, as agreed upon in the agreement signed between the custodian and our bank	Provide fund supervision (custody) services			
48	Corporate clients	Interbank cash deposit	0.5‰ of the single deposit amount, capped at RMB 1,000	Cash deposit service			
49	Corporate clients	Interbank cash withdrawal	The portion of daily cumulative cash withdrawals exceeding RMB 50,000 will be charged at 1‰, with a maximum charge of RMB 200 (as per our bank's announcement for handling large cash withdrawals for basic deposit account clients)	Cash withdrawal service			
(II) E-banking Services							
50	Individual clients	Service fee for personal online banking certificate	RMB 12/year	USBKEY personal certificate, used for customer identity authentication in online transactions	Temporary exemption (from now until December 31, 2024)		
51	Individual clients	Handling fee for freezing, renewal, and reissuance of personal online banking certificate	RMB 5/transaction	USBKEY personal certificate maintenance			

52	Individual clients	Postal and telecommunications fees of personal online banking inter-bank transfer large-sum payment transaction	Refer to the charging standard for expedited service of electronic remittance and transfer over the counter, with the fees halved	Transfer and remit the funds of individual clients from the bank's account to the accounts of other banks via the large amount payment system through personal online banking
53	Individual clients	Postal and telecommunications fees of personal online banking inter-bank transfer small payment transaction	Refer to the charging standard for electronic remittance and transfer service over the counter, with the fees halved	Transfer and remit the funds of individual clients from the bank's account to the accounts of other banks via the small amount payment system through personal online banking
54	Individual clients	Information inquiry of personal online banking account	Free of charge	Inquire online banking account information for individual clients
55	Individual clients	Production fee of USB key for personal online banking	RMB 18/Nr.	USB keys sold to individual clients
56	Corporate clients	Production fee of USB key for corporate e-banking	RMB 23.5/Nr.	USB keys sold to corporate clients

	According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
	Corporate e-banking includes corporate online banking and Xiaoluyinqitong APP (the same below)

57	Corporate clients	Service fee for corporate e-banking certificate	USB key certificate/cloud certificate: RMB 180/year/person	<p>USB key certificate: used for identity authentication of corporate clients who have received USB keys during their transactions through e-banking channels</p> <p>Cloud certificate: used for identity authentication of corporate clients who have not received USB keys during their transactions on the Xiaoluyinqitong APP</p>
58	Corporate clients	Handling fee for corporate e-banking inter-bank transfer	Refer to the charging standard for the handling fee for inter-bank over-the-counter corporate transfer/remittance, with the fee halved	Transfer and remit the funds of corporate clients from the bank's account to the accounts of other banks through corporate e-banking channels (including corporate online banking and Xiaoluyinqitong)
59	Individual clients	Service fee for mobile banking certificate	RMB 12/year	Certificate used for transaction security verification in mobile banking

	According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.

60	Individual clients	Handling fee for mobile banking transfer and remittance	Refer to the charging standard for similar over-the-counter services, with the fee halved	Transfer the funds of individual clients from the bank's account to accounts of other banks through mobile banking
61	Individual clients	Production fee of electronic password generator for mobile banking	RMB 25/Nr.	Electronic password generators sold to mobile banking clients
62	Individual clients	Handling fee for personal inter-bank transfer through mobile integrated terminals	Refer to the charging standard for similar over-the-counter services	Transfer the funds of individual clients from the bank's account (excluding credit card) to accounts of other banks (including local and non-local) through mobile integrated terminals

	According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
	According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.

63	Individual clients	Handling fee for personal inter-bank transfer through self-service machines	Refer to the charging standard for similar over-the-counter services, with the fee halved	Transfer the funds of individual clients from the bank's account (excluding credit card) to accounts of other banks (including local and non-local) through self-service machines			Self-service machines include card issuing machines, smart counters, integrated all-in-one machines, automatic teller machines (ATMs), cash recycling systems (CRS), etc. According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
64	Individual clients	Personal SMS banking	RMB 2/month/account/phone number	Personal SMS prompt service	Temporary exemption (from now until December 31, 2026)		
65	Corporate clients	Corporate SMS banking	RMB 5/month/account/phone number	Corporate SMS prompt service	Temporary exemption (from April 29, 2022 to September 30, 2024)		
66	Corporate/individual	Acquiring service fee	Charged according to the agreed price, not	Provide acquiring service	Provide reductions and exemptions in		

	clients		exceeding 1% of the transaction amount.		combination with client applications and our bank's comprehensive evaluation		
(III) International Business							
1. Personal foreign exchange remittance							
67	Individual clients	Intra-bank foreign exchange remittance	Free of charge	Provide personal intra-bank foreign currency fund remittance service	From April 1, 2023, to December 31, 2024, a 100% discount will be applied to remittances for personal study abroad purposes, and a 50% discount will be applied to remittances for other personal purposes.		According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
68	Individual clients	Domestic foreign exchange remittance	0.5% of the remittance amount, with a minimum charge of RMB 20 and a maximum charge of RMB 200	Provide personal foreign currency fund domestic remittance service			
69	Individual clients	Overseas foreign exchange remittance	1% of the remittance amount, with a minimum charge of RMB 20 and a maximum charge of RMB 200	Provide personal foreign currency fund cross-border remittance service			
70	Individual clients	Outward remittance modification	RMB 20/transaction	Provide personal foreign currency remittance fund message modification service			
71	Individual clients	Outward remittance payment stop/cancellation	RMB 50/transaction	Provide personal foreign currency remittance payment stop/cancellation service			
72	Individual clients	Outward remittance refund	RMB 50/transaction	Provide personal foreign currency remittance refund service			
73	Individual clients	Inward remittance refund	Charged according to the charging standard for outward remittance	Provide personal foreign currency inward remittance refund			

				service			
74	Individual clients	Handling fee for full amount receipt	Charged according to the charging standard for outward remittance, plus an additional RMB 150	Provide personal foreign currency remittance full-amount receipt service			
2. Corporate foreign exchange remittance							
75	Corporate clients	Intra-bank remittance	0.5% of the remittance amount, with a minimum charge of RMB 20 and a maximum charge of RMB 200	Provide intra-bank foreign currency fund remittance service			According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
76	Corporate clients	Domestic outward remittance	1% of the remittance amount, with a minimum charge of RMB 20 and a maximum charge of RMB 500	Provide domestic foreign currency fund outward remittance service			
77	Corporate clients	Overseas outward remittance	1% of the remittance amount, with a minimum charge of RMB 50 and a maximum charge of RMB 1,000	Provide cross-border foreign currency fund outward remittance service			
78	Corporate clients	Outward remittance modification	RMB 50/transaction	Provide foreign currency fund outward remittance message modification service			
79	Corporate clients	Outward remittance payment stop/cancellation	RMB 50/transaction	Provide foreign currency fund outward remittance payment stop/cancellation service			
80	Corporate clients	Outward remittance refund	RMB 50/transaction	Provide foreign currency fund outward remittance refund service			
81	Corporate clients	Inward remittance refund	Charged according to the charging standard for	Provide foreign currency fund inward			

			outward remittance of foreign exchange	remittance refund service			
3. Import collection							
82	Corporate clients	Import collection	1% of the collected amount, with a minimum charge of RMB 100 and a maximum charge of RMB 2,000	Provide service of presenting documents to the payer according to instructions as entrusted by the entrusting bank			
83	Corporate clients	Presentment for acceptance	RMB 150 per transaction or equivalent foreign currency	Provide presentation for acceptance service to clients			
84	Corporate clients	Payment refusal/document return	RMB 100/transaction	Provide service for refusing payment due to document non-conformity after import collection document review; provide service for returning documents according to the entrusting bank's instructions			
85	Corporate clients	Payment/reimbursement	Charged according to the charging standard for outward remittance of foreign exchange	Provide payment service for import collection funds			According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
4. Export collection							
86	Corporate clients	Documentary collection	1% of the collected amount, with a minimum charge of RMB 100 and	Provide export document collection service			

			a maximum charge of RMB 2,000				
87	Corporate clients	Modification of collection authorization letter	RMB 100/transaction	Provide service of modifying collection instructions			
88	Corporate clients	Collection	Unconventional collection: RMB 100/transaction; conventional collection: only postal and telecommunications fees are charged	Provide collection service for goods payment			
89	Corporate clients	Document return	RMB 100/transaction	Provide document return service			
5. Domestic letter of credit (L/C)							
90	Corporate clients	Issuance of L/Cs	0.5%-1% of the L/C amount per quarter, with RMB 500 per transaction at minimum. The specific rate is determined according to the business risk, client guarantee, validity period, etc. It is charged quarterly, with any period less than three months being charged as three months.	Provide domestic L/C issuance service			
91	Corporate clients	Amendment	Amendments for amount increase or extension will be charged according to the charging standard for L/C issuance, with a minimum of RMB 100;	Provide domestic L/C amendment service			

			other amendments will be charged RMB 100 per transaction				
92	Corporate clients	L/C cancellation/return/amendment	RMB 100/transaction	Provide domestic L/C cancellation, return and amendment services			
93	Corporate clients	Negotiation	RMB 200/transaction	Provide domestic L/C document review service			
94	Corporate clients	Payment confirmation/commitment/acceptance fees	0.5%-2.5% per quarter of the uncollected margin portion of the acceptance amount, with a minimum of RMB 100 per quarter. Charge by the quarter; if less than three months, charge for three months.	Provide domestic L/C payment confirmation, commitment and acceptance services			
95	Corporate clients	Discrepancy handling fee	RMB 500/transaction	Provide service for handling documents with discrepancies in domestic L/Cs			
96	Corporate clients	Advising/amendment advising	RMB 50/transaction	Provide domestic L/C advising and amendment advising services			
6. Import L/C							
97	Corporate clients	Issuance of L/Cs	0.5%-1% of the L/C amount per quarter, with RMB 500 per transaction at minimum. The specific rate is determined according to the business risk, client guarantee, validity	Provide import L/C issuance service			

			period, etc. It is charged quarterly according to the validity period, and for any period less than three months, it is charged as three months				
98	Corporate clients	Amendment	Amendments for amount increase or extension will be charged according to the charging standard for L/C issuance, with a minimum of RMB 100; other amendments will be charged RMB 100 per transaction	Provide L/C amendment service			
99	Corporate clients	Cancellation	RMB 100/transaction	Provide L/C cancellation service			
100	Corporate clients	Acceptance/payment commitment	0.5%-3.75% per quarter of the uncollected margin portion of the acceptance amount, with a minimum of RMB 300 per quarter. Charge by the quarter; if less than three months, charge for three months.	Provide acceptance/payment commitment services			
101	Corporate clients	Payment/reimbursement	Charged according to the charging standard for outward remittance of foreign exchange	Provide import L/C payment service			According to the requirements of YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of

							credit funds.
102	Corporate clients	Discrepancy handling fee	RMB 500/transaction	Provide service for handling documents with discrepancies in import L/Cs			
103	Corporate clients	Document return	RMB 200/transaction	Provide the service of returning documents			
7. Export L/C							
104	Corporate clients	Advising/forwarding/re-advising	RMB 200 per transaction, free of charge if documents are presented in our bank	Provide L/C advising, forwarding, and re-advising services			
105	Corporate clients	Amendment advising/amendment re-advising	RMB 100 per transaction, free of charge if documents are presented in our bank	Provide L/C amendment advising and amendment re-advising services			
106	Corporate clients	Pre-advising/pre-re-advising	RMB 100 per transaction, free of charge if documents are presented in our bank	Provide pre-advising/pre-re-advising services before the issuance of L/C			
107	Corporate clients	L/C cancellation	RMB 100/transaction	Provide L/C cancellation service			
108	Corporate clients	Export document review	1.25% of document amount, with a minimum of RMB 200 per transaction	Provide L/C document review service			
109	Corporate clients	Document return	RMB 200/transaction	Provide L/C document return service			
8. Foreign exchange guarantee							

110	Corporate clients	Bid guarantee, performance guarantee, advance payment guarantee, quality guarantee, payment guarantee, etc.	0.5%-1% of the foreign exchange guarantee amount per quarter, with RMB 500 per quarter at minimum. Charge by the quarter; if less than three months, charge for three months.	Provide services for issuing bid guarantees, performance guarantees, advance payment guarantees, quality guarantees, payment guarantees, etc.			
111	Corporate clients	Other types of guarantees	Charged according to the agreed price	Provide services for issuing other types of guarantees			
112	Corporate clients	Guarantee advising/re-advising	RMB 200 per transaction or equivalent foreign currency	Provide guarantee advising and re-advising services			
113	Corporate clients	Guarantee amendment advising/guarantee amendment re-advising	RMB 100 per transaction or equivalent foreign currency	Provide guarantee amendment advising and guarantee amendment re-advising services			
114	Corporate clients	Guarantee amendment	Amendments for amount increase or extension will be charged according to the charging standard for guarantee issuance, with a minimum of RMB 200; other amendments will be charged RMB 200 per transaction or equivalent foreign currency	Provide guarantee amendment service			
9. Postal and telecommunications fees							
115	Corporate/individual clients	Domestic remittance, inquiry and other business	RMB 10/transaction	Provide message services for domestic remittance, inquiry and	From April 1, 2023, to December 31, 2024, a 100%		According to the requirements of

				other business	discount will be applied to remittances for personal study abroad purposes, and a 50% discount will be applied to remittances for other personal purposes.		YBJF [2020] No. 18, banks shall not charge transfer fees for entrusted payment of credit funds.
116	Corporate/individual clients	Overseas remittance, inquiry and other business (Hong Kong, Macao and Taiwan)	RMB 80/transaction	Provide message services for remittance, inquiry and other business in Hong Kong, Macao and Taiwan			
117	Corporate/individual clients	Overseas remittance, inquiry and other business (excluding Hong Kong, Macao and Taiwan)	1 RMB 120/transaction	Provide message services for remittance, inquiry and other business in overseas regions beyond Hong Kong, Macao and Taiwan			
118	Corporate/individual clients	L/C or guarantee from Hong Kong, Macao and Taiwan	RMB 200/transaction	Provide message services for L/C or guarantee from Hong Kong, Macao and Taiwan			
119	Corporate/individual clients	Foreign L/C or guarantee (excluding Hong Kong, Macao and Taiwan)	RMB 300/transaction	Provide message services for foreign L/C or guarantee (excluding Hong Kong, Macao and Taiwan)			
10. Foreign currency account							
120	Individual clients	Loss reporting of personal foreign currency deposit receipt	RMB 5/transaction	Provide loss reporting service for personal foreign currency deposit receipt	Temporary exemption (from October 29, 2021 to December 31, 2024)		
121	Corporate/individual clients	Management fee of petty foreign currency account	RMB 3 per quarter if the average daily deposit is equivalent to less than RMB 300	Provide petty foreign currency account management service for individual or corporate clients			
122	Corporate clients	Opening fee of corporate foreign currency account	RMB 50/account	Provide foreign currency account			

				opening service for domestic institutions			
123	Corporate clients	NRA account opening fee for overseas institutions	RMB 50/account	Provide NRA account opening service for overseas institutions			
124	Corporate clients	Fee for information change of corporate foreign currency account	RMB 10/time	Provide corporate foreign currency account information change service			
125	Corporate clients	Fee for seal change of corporate foreign currency account	RMB 10/time	Provide corporate foreign currency account seal change service			
126	Corporate clients	Management fee of corporate foreign currency account	RMB 150/year	Provide corporate foreign currency account management service			
11. Forfaiting							
127	Corporate/individual clients	Forfaiting fee	0.1%-3% of the face amount/year	Provide forfaiting business inquiries, quotations, and financing arrangements; offer forfaiting financing commitments and corresponding fund arrangements, among other services.			
12. Others							
128	Corporate/individual clients	Deposit certificate, bank confirmation request, or other confirmation services	Refer to the charging standard for similar RMB services	Provide deposit certificate, bank confirmation request, or other confirmation services			
129	Corporate/individual	Express postage (agency charge)	Charged as per the actual	Provide express postage			

	clients		postage	agency charge service			
130	Corporate clients	Free document presentation	RMB 200/transaction	Provide free document presentation service			
131	Corporate/individual clients	Cross-border RMB business	Refer to similar services of the bank's foreign exchange business and corresponding charging standards	Provide cross-border RMB settlement services			
(IV) Credit and Guarantee Commitment Services							
132	Corporate clients	Bid guarantee	<p>1. Non-financing guarantee: Fees are collected according to the agreement, with specific rates determined based on business risk levels, guarantees, etc. Fees are collected quarterly at a minimum rate of 0.1%. For periods shorter than a quarter, fees are still collected quarterly, with a minimum of RMB 100 per quarter.</p> <p>2. Financing guarantee: Fees are collected according to the agreement, with specific rates determined based on business risk levels, guarantees, etc. Fees are no less than RMB 500 per quarter.</p> <p>3. If the <i>Agreement for Issuing Guarantees</i> has been signed but no</p>	<p>At the request of the applicant (the Warrantee), we commit to the beneficiary in the form of a guarantee letter that, if the Warrantee fails to fulfill the obligations or commitments as stipulated in the contract, our bank will fulfill the debt or assume responsibility as agreed in the guarantee letter.</p>			
133	Corporate clients	Performance guarantee					
134	Corporate clients	Refund guarantee for advance receipt (payment)					
135	Corporate clients	Quality guarantee					
136	Corporate clients	Payment guarantee					
137	Corporate clients	Contracting deposit guarantee					
138	Corporate clients	Property preservation guarantee					
139	Corporate clients	Labor wage guarantee					
140	Corporate clients	Loan guarantee					
141	Corporate clients	Bond repayment guarantee					
142	Corporate clients	Financial lease guarantee					
143	Corporate clients	Other guarantees					
144	Corporate clients	Construction capital guarantee					

			<p>guarantee was issued due to reasons attributable to the applicant, a handling fee of RMB 100 will be charged.</p> <p>4. For replacing a guarantee, in addition to the fee adjustment based on the adjusted guarantee amount, an additional handling fee of RMB 100 is charged.</p>			
145	Corporate/individual clients	Letter of intent for loan	RMB 1,000/transaction	Our bank provides a written statement of loan intention to the applicant, under the premise that the applicant's credit needs align with national industrial policies, as well as our bank's fixed asset loan management measures or project financing business management measures.	Temporary exemption (from now until December 31, 2026)	
146	Corporate/individual clients	Credit certificate (including the registration form of enterprise that observes contracts and values credit)	Charge RMB 200-500 each time	Issue credit certificate	Free of charge for small and micro enterprises	
147	Corporate clients	Bank confirmation request, deposit certificate, and capital certificate	RMB 200/transaction	Provide clients with services of issuing bank confirmation requests, deposit certificates, and capital certificates	Temporary exemption (from April 29, 2022 to September 30, 2024)	
148	Corporate/individual clients	Entrusted loan	Charged according to the agreement between both parties	Handle the relevant loan procedures as requested by the client		

149	Corporate clients	Bank acceptance bill business	Handling fee: 0.5‰ of the face amount	Accept the bank acceptance bill for the drawer			
150	Corporate clients		Bill loss reporting (paper bills only): 0.1% of the face amount (charge RMB 5 for less than RMB 5)	Handle the loss reporting of the bill for the person who lost the bill			
151	Corporate clients		Inquiry fee (paper bills only): RMB 30 per transaction	Inquire bill information for the bill actor			
152	Corporate clients		Commitment fee: Calculated as (acceptance amount - margin) * rate. The rate is 2% for a term within three months (inclusive); the rate is 2.5% for a term longer than three months.	Accept the bank acceptance bill for the drawer	Free of charge for small and micro enterprises		
153	Corporate clients	Domestic factoring business	Credit investigation: priced according to the agreement	Provide comprehensive financial services such as accounts receivable collection, management, bad debt guarantee and factoring financing			
154	Corporate clients		Domestic factoring extension management: charged at 5% of the remaining accounts receivable each time; or priced according to the agreement				
155	Corporate clients		Invoice processing fee: RMB 100/invoice; or priced according to the agreement				
156	Corporate clients		Domestic factoring				

			credit risk guarantee: charged at 2% of the transferred accounts receivable each time; or priced according to the agreement				
157	Corporate clients		Accounts receivable management: charged at 0.5% of the transferred accounts receivable each time; or priced according to the agreement				
158	Corporate clients	Syndicated loan arrangement fee	Priced according to the agreement	As the leading bank for the syndicated loan, we provide services such as initiating the syndicate, distributing the loan, drafting documents, and organizing arrangements for the borrower.	Free of charge for micro enterprises		
159	Corporate clients	Syndicated loan agency fee	Priced according to the agreement	As a syndicated loan agent, we provide services such as interest calculation, allocation of funds and mortgage (pledge) management for the borrower.			
160	Corporate clients	Syndicated loan participation fee	Priced according to the agreement	As a participant bank of syndicated loan, we undertake the obligation to disburse the loan to the borrower according to our share of the loan. We also provide services such as loan review, transaction			

				management, and internal coordination.			
161	Corporate clients	Credit line overdraft	Priced according to the agreement	Provide temporary financing services for overdrafts formed within the credit limit for clients	Free of charge for small and micro enterprises		
(V) Investment Banking							
162	Corporate clients	Consulting service fee	Priced according to the agreement	Provide services such as investment and financing information consulting, capital market consulting, bond issuance consulting, private equity financing consulting, fund consulting, project financing consulting, asset management consulting, mergers and acquisitions consulting, restructuring and reorganization consulting, comprehensive financial solutions consulting, institutional cooperation consulting, and more.	According to the requirements of YJF [2011] No. 94, small and micro enterprises are exempt from this fee		
163	Corporate clients	Bond underwriting and distribution fees	Charged according to the agreement or the issuance notice	As a bond underwriter or a member of an underwriting syndicate, we provide services such as underwriting and distribution of bonds and asset securitization products			

				for clients			
(VI) Wealth Management							
164	Corporate/individual clients	Wealth management service	Charged according to the financial product agreement or product description	Provide investors with services such as sales, subscription, purchase, redemption, investment management, and trusteeship of financial products			
(VII) Other Comprehensive Services							
165	Corporate/individual clients	Entrusted collection of payment and collection with acceptance	Handling fee: RMB 1/transaction; cost of express mail service: RMB 22.5	Provide clients with entrusted collection of payment and collection with acceptance	Temporary exemption (from April 29, 2022 to September 30, 2024)		
166	Corporate/individual clients	Insurance agency	Charged according to the agreement between both parties	Provide insurance sales agency service			
167	Corporate/individual clients	Collection of water and gas fees	Charged according to the agreement between both parties	Provide service for collecting water and gas fees			
168	Corporate clients	Payroll credit	RMB 1 per transaction	Provide payroll credit service	Temporary exemption (from April 29, 2022 to September 30, 2024)		
169	Corporate/individual clients	保管箱 Safe deposit box	Type A: The box specification (mm, length × width × height) is 440×240×60, the size is 6,336 cm ³ , the rent is RMB 600/year, and the deposit is RMB 900.	We provide safe deposit box rental services	50% discount		Charging standard for safe deposit box prying and lock replacement (not charged by our bank,

	Corporate/individual clients		Type G: The box specification (mm, length × width × height) is 440×240×580, the size is 61,248 cm ³ , the rent is RMB 2,040/year, and the deposit is RMB 3,060.				
	Corporate/individual clients		Type H: The box specification (mm, length × width × height) is 990×240×330, the size is 78,408 cm ³ , the rent is RMB 2,400/year, and the deposit is RMB 3,600.				
170	Corporate/individual clients		Safe deposit box overdue fee: Charged according to the agreement signed with the client	If the safe deposit box rental is not renewed in time after the rental period expires, the client shall pay an overdue fee			
171	Corporate clients	System usage fee of "e-Ludai" supply chain service platform	Priced according to the agreement	Provide open network factoring services for suppliers			
172	Individual clients	Fee for physical precious metals agency sales	Priced according to the agreement	Provide agency sales of physical precious metals			
173	Corporate/individual clients	Agency sales of financial products	Priced according to the agreement (charged according to agency sales agreement)	Promote and sell financial products legally issued by cooperative institutions to clients			Charge the fee from cooperative institutions
174	Corporate/individual clients	Agency sales of trust products	Priced according to the agreement (charged according to agency sales agreement)	Promote and sell trust products legally issued by cooperative institutions to clients			Charge the fee from cooperative institutions

备注:

Notes:

1. Handling fee for international business: (1) When an equivalent amount of foreign currency is received, it shall be converted based on our bank's spot exchange offer rate for clients at the time of the transaction. (2) Postal and telecommunications fees incurred during the transaction will be additionally charged according to the charging standard for such services.
2. "Small and micro enterprises" refer to small and micro enterprises that meet the criteria outlined in the *Notice on Printing and Distributing the Provisions of Classification Standards for Small and Medium-sized Enterprises* (GXBLQY [2011] No. 300) issued by the Ministry of Industry and Information Technology, the National Bureau of Statistics, the Development and Reform Commission, and the Ministry of Finance.
3. Service price complaint hotline: 0830-96830.